

Table II.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,469	8,548	8,412	8,363	8,404	8,504	8,502	8,463
New England:								
Connecticut	9,047	9,328	10,416	9,853	9,838	8,510	9,696	8,908
Maine	9,174	9,663	10,256	8,226	10,424	8,693	9,844	9,028
Massachusetts	8,779	10,752	9,374	8,771	9,439	8,249	9,734	8,589
New Hampshire	9,672	9,982	10,386	9,849	9,572	9,459	10,266	9,475
Middle Atlantic:								
New Jersey	9,424	9,182	10,026	11,783	8,862	9,259	10,366	9,248
New York	8,691	9,607	9,600	8,351	8,598	8,565	9,306	8,536
Pennsylvania	8,217	8,363	9,551	7,939	7,722	8,251	8,615	8,126
East North Central:								
Illinois	9,067	8,981	8,363	8,676	9,454	9,077	8,738	9,136
Indiana	8,229	7,816	8,030	8,208	7,391	8,545	8,150	8,241
Michigan	8,452	9,453	8,237	7,740	7,964	8,687	8,473	8,447
Ohio	8,163	8,015	7,754	8,920	7,444	8,300	8,051	8,186
Wisconsin	8,717	8,808	9,130	9,422	9,829	8,171	9,187	8,614
West North Central:								
Iowa	7,873	6,667	6,550	7,385	7,492	8,324	6,694	8,085
Kansas	8,301	8,938	7,458	8,230	8,738	8,059	8,164	8,326
Minnesota	8,899	8,585	9,500	9,625	8,580	8,708	9,633	8,646
Missouri	7,816	8,462	7,171	7,791	8,080	7,729	7,684	7,840
Nebraska	8,419	8,011	9,046	8,267	8,473	8,425	8,254	8,449
South Atlantic:								
Delaware	8,370	10,231	9,553	8,476	8,658	8,188	9,695	8,233
Florida	8,748	8,803	8,915	9,292	8,205	8,780	8,929	8,721
Georgia	7,944	8,563	7,305	7,371	7,718	8,114	7,776	7,968
Maryland	8,809	9,079	8,263	8,999	8,896	8,767	8,976	8,775
North Carolina	8,025	8,417	9,620	7,531	7,949	7,973	8,492	7,966
South Carolina	8,024	9,663	6,753	7,929	8,126	7,933	8,347	7,980
Virginia	7,755	8,386	8,073	7,986	8,236	7,506	8,168	7,686
West Virginia	8,941	8,803	8,155	8,057	8,038	9,502	8,135	9,134
East South Central:								
Alabama	7,574	7,551	7,082	6,897	7,869	7,671	7,092	7,692
Kentucky	8,400	8,423	7,565	8,670	7,922	8,566	8,596	8,370
Mississippi	7,525	8,493	6,784	7,942	7,771	7,410	7,707	7,503
Tennessee	8,071	8,443	6,954	6,769	7,041	8,588	7,716	8,113
West South Central:								
Louisiana	8,376	7,703	10,638	8,265	7,813	8,465	8,604	8,327
Oklahoma	8,537	7,880	7,191	8,428	7,983	8,792	8,020	8,618
Texas	8,837	8,729	8,951	8,799	8,628	8,875	8,800	8,842
Mountain:								
Arizona	7,954	8,091	7,511	7,776	8,169	7,957	7,497	8,028
Colorado	8,504	8,871	8,340	7,990	8,538	8,557	8,690	8,477
Montana	7,710	8,065	8,204	7,908	7,547	7,577	7,961	7,645
Nevada	7,378	8,089	6,016	8,003	9,374	6,903	7,049	7,428
New Mexico	7,799	7,815	7,291	9,005	7,373	7,808	7,970	7,759
Utah	8,311	5,995	7,697	7,035	8,371	8,972	6,657	8,694
Wyoming	8,547	8,146	8,290	9,359	8,795	8,415	8,335	8,604
Pacific:								
California	8,380	7,437	6,757	7,393	8,305	8,817	7,279	8,584
Hawaii	7,768	7,788	7,520	8,313	6,519	8,146	7,813	7,756
Oregon	8,141	7,985	8,009	7,888	7,879	8,355	8,044	8,167
Washington	8,642	8,256	8,446	7,438	9,075	8,661	8,107	8,772
States not shown separately	8,403	8,307	8,295	8,067	9,235	8,255	8,324	8,416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

**Table II.D.1(2002) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.54	163.83	88.23	89.35	107.67	103.80	88.24	73.80
New England:								
Connecticut	211.90	373.93	502.46	402.66	465.08	273.43	353.31	236.00
Maine	150.27	367.65	1,154.71	841.83	456.59	422.32	254.41	159.92
Massachusetts	165.70	288.12	502.01	342.18	383.71	243.91	439.27	169.71
New Hampshire	193.84	547.91	749.83	267.17	304.93	386.37	301.49	243.69
Middle Atlantic:								
New Jersey	305.74	798.52	591.11	713.28	553.00	445.37	411.72	374.80
New York	123.58	242.94	390.05	390.96	385.47	258.00	173.98	146.04
Pennsylvania	202.10	504.06	716.77	344.30	339.95	304.76	297.40	250.02
East North Central:								
Illinois	292.77	442.27	574.86	636.96	568.98	391.47	288.62	334.66
Indiana	207.41	1,066.11	674.34	489.64	463.64	281.77	332.91	252.50
Michigan	227.90	301.09	482.87	406.74	257.12	357.56	419.10	255.23
Ohio	207.89	533.53	592.16	283.89	530.72	391.98	339.11	227.18
Wisconsin	241.00	399.27	844.64	595.38	484.25	218.69	370.57	261.10
West North Central:								
Iowa	190.65	675.86	527.23	281.18	298.73	325.41	345.35	210.45
Kansas	188.93	593.73	568.32	272.33	441.01	222.04	341.51	207.71
Minnesota	176.30	771.41	1,156.56	573.26	290.06	206.22	456.51	159.39
Missouri	229.37	697.84	971.79	337.24	379.10	416.65	382.84	236.43
Nebraska	238.61	1,044.67	530.51	352.90	620.54	413.79	259.29	280.87
South Atlantic:								
Delaware	456.79	523.93	1,118.01	833.80	433.82	553.39	507.16	482.74
Florida	216.61	320.19	1,063.68	596.55	501.43	260.46	269.68	226.99
Georgia	167.13	726.19	540.03	648.40	536.74	264.31	360.62	221.28
Maryland	145.48	764.27	183.89	311.52	316.12	209.24	250.24	152.74
North Carolina	234.74	1,233.71	539.05	452.47	727.19	346.99	603.63	262.82
South Carolina	150.80	898.71	1,030.84	266.88	855.39	197.61	727.51	196.43
Virginia	146.49	619.14	476.35	465.93	762.76	138.78	274.68	162.39
West Virginia	209.29	476.71	1,375.69	832.36	526.62	366.77	526.31	249.41
East South Central:								
Alabama	188.90	318.21	259.52	262.23	504.37	255.37	152.15	243.73
Kentucky	161.08	756.58	367.63	577.36	315.20	255.68	393.22	192.24
Mississippi	228.06	546.14	257.44	549.53	751.50	264.78	348.61	242.23
Tennessee	194.04	368.27	1,058.29	563.28	476.14	254.40	314.13	216.75
West South Central:								
Louisiana	240.32	741.56	1,993.80	276.22	365.07	255.69	521.70	258.81
Oklahoma	336.14	728.11	817.36	638.69	459.74	398.60	398.47	356.91
Texas	328.25	1,051.42	526.25	457.96	427.18	421.88	382.47	361.19
Mountain:								
Arizona	151.53	569.89	892.02	412.40	350.98	264.19	346.75	170.97
Colorado	397.19	1,182.74	428.01	498.63	719.78	382.73	267.20	446.11
Montana	231.38	927.89	1,875.66	556.32	216.31	286.79	264.43	277.88
Nevada	345.86	1,005.55	1,368.33	667.57	555.33	437.72	700.24	432.11
New Mexico	304.91	394.83	658.67	391.04	360.31	515.91	345.79	386.81
Utah	252.21	581.78	564.46	230.11	340.01	357.04	412.96	248.71
Wyoming	319.70	704.76	998.35	528.03	751.66	525.60	209.97	391.29
Pacific:								
California	193.48	521.86	425.99	207.79	491.39	385.60	329.25	253.51
Hawaii	324.55	386.33	894.91	554.13	301.39	633.86	294.89	367.56
Oregon	268.31	404.49	379.44	742.18	629.73	345.04	330.39	344.38
Washington	341.66	1,033.30	721.74	440.29	441.52	388.66	486.35	351.37
States not shown separately	228.57	638.31	729.61	283.58	294.55	282.82	304.43	253.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

**Table II.D.1.a(2002) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,173	8,654	8,149	8,037	7,918	8,219	8,346	8,136
New England:								
Connecticut	9,335	9,754	9,574	9,323	10,242	8,945	9,610	9,228
Maine	9,365	11,116	11,145	8,798	10,465	8,626	10,835	8,915
Massachusetts	8,871	11,004	9,099	9,114	9,116	8,053	10,122	8,526
New Hampshire	9,774	10,711	9,628	10,118	9,649	9,317	10,193	9,540
Middle Atlantic:								
New Jersey	9,165	10,964	9,113	10,204	9,217	8,755	10,121	8,913
New York	8,041	8,970	8,980	7,449	7,582	7,982	8,673	7,809
Pennsylvania	7,602	8,440	11,024	7,618	7,895	7,241	9,039	7,350
East North Central:								
Illinois	8,346	8,507	6,354	7,821	8,076	8,653	7,551	8,487
Indiana	8,110	6,168	7,803	6,874	8,193	8,366	6,957	8,319
Michigan	8,355	10,799	8,385	7,143	7,781	8,566	7,769	8,460
Ohio	8,435	6,895	9,015	8,535	7,971	8,595	8,156	8,505
Wisconsin	8,387	8,538	11,355	7,845	9,375	7,999	9,477	8,179
West North Central:								
Iowa	7,394	6,694	8,304*	8,282	7,086	7,468	7,116	7,451
Kansas	8,069	9,086	7,394	8,572	8,356	7,705	8,391	7,996
Minnesota	8,594	8,312	7,665	9,145	9,290	8,277	8,662	8,576
Missouri	8,048	8,167	7,085	8,044	8,795	7,906	7,740	8,103
Nebraska	8,372	9,461	9,260	9,287	7,665	8,183	9,407	8,167
South Atlantic:								
Delaware	8,488	10,667	9,014	8,816	8,808	8,166	9,808	8,249
Florida	8,317	9,084	7,348	8,878	7,127	8,490	8,477	8,284
Georgia	7,541	8,495	6,008	8,106	6,704	7,685	7,446	7,555
Maryland	7,891	8,224	7,708	8,772	7,735	7,708	8,367	7,757
North Carolina	8,692	8,152	10,371	8,275	7,428	8,842	8,774	8,687
South Carolina	7,662	7,391	4,343*	8,069	8,020	7,835	6,365	7,880
Virginia	7,464	6,848	7,137*	6,959	7,566	7,564	7,064	7,521
West Virginia	8,509	9,087	7,216	10,179	7,826	7,844	8,835	8,385
East South Central:								
Alabama	7,556	8,206	6,795	6,335	8,557	7,896	6,467	7,948
Kentucky	8,136	8,167	6,369	9,317	7,128	8,087	8,695	7,996
Mississippi	7,771	9,976*	7,990	8,582*	.	7,214	8,776	7,452
Tennessee	8,133	10,560	5,999	7,202	6,501	8,683	7,860	8,161
West South Central:								
Louisiana	8,392	9,384	10,022	7,735	7,741	8,614	8,767	8,279
Oklahoma	7,738	9,558	5,538	6,478	7,439	8,494	6,217	8,173
Texas	8,327	10,537	8,605	8,789	8,125	8,122	9,662	8,140
Mountain:								
Arizona	7,438	8,190	7,116	7,191	6,244	7,621	7,500	7,428
Colorado	8,962	8,806	8,198	8,589	8,473	9,174	8,407	9,088
Montana	8,602	10,062	9,600*	6,417*	8,238	7,887	9,512	8,146
Nevada	7,236	7,841	7,281	9,362	9,391	6,817	7,512	7,190
New Mexico	7,685	7,321	8,330	8,047	7,103	7,630	8,215	7,443
Utah	7,589	7,313	8,276	8,118	7,329	7,539	7,590	7,589
Wyoming	9,366	9,173	6,503	12,000*	5,928*	9,769	8,529	9,561
Pacific:								
California	7,820	7,072	6,935	7,237	7,194	8,407	7,109	7,965
Hawaii	7,330	7,411	6,892	8,156	6,484	7,490	7,569	7,261
Oregon	7,772	7,022	8,421	6,165*	6,557	8,301	6,973	7,947
Washington	9,589	7,868	9,119	6,450	12,000	8,466	8,728	9,746
States not shown separately	7,548	9,341	6,716	7,267	8,273	7,395	7,784	7,499

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.1.a(2002) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.39	170.21	211.61	137.14	182.29	151.93	136.47	130.19
New England:								
Connecticut	252.30	1,194.65	1,237.06	1,032.69	557.37	333.06	379.64	321.41
Maine	476.97	1,499.35	1,871.61	1,471.04	1,134.40	1,378.13	285.91	503.24
Massachusetts	214.76	536.65	1,044.60	258.98	244.75	559.73	396.18	276.31
New Hampshire	173.76	499.08	1,153.48	221.60	1,067.12	526.26	266.80	194.30
Middle Atlantic:								
New Jersey	327.60	1,274.05	2,194.32	1,553.02	1,710.67	422.93	664.37	329.41
New York	184.05	353.69	634.55	390.43	717.83	185.37	325.43	243.80
Pennsylvania	237.58	921.06	2,074.69	389.32	339.48	454.14	591.82	318.96
East North Central:								
Illinois	307.72	2,017.06	1,501.38	664.42	448.06	615.57	927.98	357.84
Indiana	536.47	1,346.28	2,026.98	1,503.30	1,354.71	624.92	1,289.65	612.75
Michigan	497.31	1,656.13	1,794.17	983.29	947.96	475.06	640.39	394.88
Ohio	691.41	1,419.83	1,806.64	1,364.20	1,290.04	1,214.20	412.35	1,169.09
Wisconsin	484.85	1,003.67	2,550.42	1,781.71	1,138.77	389.73	756.71	381.46
West North Central:								
Iowa	199.44	1,072.94	2,535.77*	1,786.22	1,328.77	1,135.92	832.11	799.34
Kansas	312.68	1,727.02	1,758.91	1,323.76	1,620.08	290.87	1,303.85	336.10
Minnesota	214.89	1,738.40	1,868.64	1,103.33	1,005.55	540.12	509.67	285.20
Missouri	260.69	1,629.51	1,696.74	1,519.37	1,640.85	637.15	1,204.81	393.64
Nebraska	244.75	2,183.86	2,588.47	2,191.85	2,004.92	998.67	1,868.27	416.73
South Atlantic:								
Delaware	367.53	2,040.29	1,523.37	1,363.12	514.50	420.00	485.41	372.48
Florida	261.43	1,441.04	1,698.22	891.89	870.17	367.84	505.15	317.71
Georgia	265.49	1,632.49	1,587.12	1,159.12	1,429.11	390.74	918.44	288.65
Maryland	140.79	906.50	874.53	975.75	561.66	248.39	264.92	166.15
North Carolina	474.84	2,285.45	2,927.69	1,792.30	1,160.09	610.51	1,891.40	489.19
South Carolina	383.92	1,319.27	1,397.45*	1,965.55	2,241.73	472.52	1,218.31	454.60
Virginia	238.77	1,659.39	2,168.77*	875.75	1,533.46	834.03	496.81	401.55
West Virginia	520.25	1,416.82	1,567.34	2,286.04	1,913.38	1,074.98	533.07	660.90
East South Central:								
Alabama	488.18	1,988.05	1,630.62	959.12	2,461.44	1,214.22	808.58	956.45
Kentucky	282.19	1,804.37	1,667.55	2,497.35	1,846.03	337.38	963.20	310.01
Mississippi	1,975.54	3,015.73*	2,383.83	2,581.71*	.	2,072.54	2,309.58	1,976.14
Tennessee	375.82	2,762.39	1,789.43	1,206.19	1,626.52	604.67	812.67	363.94
West South Central:								
Louisiana	376.21	2,557.83	2,854.73	1,675.27	1,370.17	538.28	2,433.22	523.27
Oklahoma	478.48	2,483.95	1,420.87	1,246.02	1,031.38	1,124.99	1,164.97	412.30
Texas	535.78	2,666.37	1,857.60	1,126.20	359.33	711.21	1,177.15	611.18
Mountain:								
Arizona	404.41	1,984.46	1,596.01	860.11	988.14	1,023.08	982.70	441.12
Colorado	429.13	1,379.22	1,239.59	1,596.15	447.10	532.87	415.58	494.56
Montana	1,147.87	2,500.85	3,035.79*	2,029.15*	2,308.43	2,043.90	2,168.95	1,733.95
Nevada	844.87	1,654.77	1,918.91	2,261.03	1,593.30	1,027.43	1,186.58	977.77
New Mexico	497.81	855.54	1,581.80	1,021.65	1,193.09	736.82	433.62	548.65
Utah	267.38	934.89	1,482.55	1,622.31	951.14	579.28	607.34	517.06
Wyoming	1,162.15	2,423.39	1,832.10	3,794.73*	1,874.60*	1,860.44	2,063.47	1,536.83
Pacific:								
California	291.81	444.65	342.94	376.66	375.82	644.32	264.40	446.20
Hawaii	283.01	756.64	1,182.56	916.73	184.60	609.25	541.72	311.97
Oregon	286.32	1,240.67	1,813.18	1,924.08*	941.03	614.14	872.17	303.07
Washington	653.69	1,905.43	2,556.88	1,865.20	2,438.67	412.98	1,889.19	731.42
States not shown separately	304.17	2,207.80	1,513.83	1,147.34	999.65	867.40	1,011.89	346.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.1.b(2002) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,616	8,598	8,546	8,495	8,643	8,635	8,614	8,617
New England:								
Connecticut	8,925	8,560	10,442	10,444	9,473	8,492	9,291	8,879
Maine	9,146	8,918	10,822	8,049	10,583	8,650	9,847	9,064
Massachusetts	8,713	8,342	9,889	8,801	9,880	8,348	9,576	8,647
New Hampshire	9,603	9,065	12,639	9,097	9,455	9,483	11,182	9,387
Middle Atlantic:								
New Jersey	9,406	7,821	10,495	12,217	8,797	9,250	10,565	9,219
New York	9,113	10,930	10,172	8,756	9,576	8,838	9,898	8,964
Pennsylvania	8,456	8,066	8,901	8,008	7,780	8,781	8,266	8,504
East North Central:								
Illinois	9,250	9,075	9,267	9,076	9,723	9,104	9,084	9,285
Indiana	8,511	8,468	8,240	8,344	7,598	8,888	8,764	8,474
Michigan	8,512	9,081	7,932	7,982	7,925	8,931	8,466	8,524
Ohio	8,101	8,151	7,566	8,997	7,405	8,217	7,997	8,119
Wisconsin	8,789	9,041	8,445	9,671	9,872	8,251	8,853	8,774
West North Central:								
Iowa	7,827	5,986	6,320	7,165	7,523	8,298	6,446	8,063
Kansas	8,434	9,514	7,541	8,089	8,906	8,151	8,438	8,433
Minnesota	8,918	8,027	9,990	9,366	8,523	8,873	9,608	8,752
Missouri	7,812	7,613	7,170	7,802	7,938	7,840	7,333	7,896
Nebraska	8,441	7,345	9,031	7,944	8,591	8,532	7,855	8,540
South Atlantic:								
Delaware	8,149	9,595	9,985	7,940	9,021	7,983	9,156	8,089
Florida	8,918	8,629	10,473	9,908	8,837	8,853	9,250	8,876
Georgia	8,120	8,646	7,816	7,032	8,062	8,305	7,905	8,149
Maryland	9,278	9,874	8,454	9,247	9,268	9,295	9,433	9,251
North Carolina	7,675	8,711	9,558	7,409	8,154	7,410	8,501	7,546
South Carolina	8,151	10,562	7,543	8,404	8,105	7,975	8,969	8,040
Virginia	8,080	9,280	10,146	7,905	8,996	7,486	9,330	7,903
West Virginia	9,090	8,761	7,949	7,711	7,960	9,748	8,221	9,263
East South Central:								
Alabama	7,707	7,566	7,079	7,120	7,828	7,801	7,304	7,772
Kentucky	8,418	8,985	7,832	8,076	7,829	8,677	8,699	8,381
Mississippi	7,554	8,530	6,690	7,475	7,669	7,544	7,589	7,551
Tennessee	8,144	8,193	7,051	6,565	7,353	8,639	7,661	8,200
West South Central:								
Louisiana	8,281	7,190	11,091	8,455	7,847	8,298	8,537	8,228
Oklahoma	8,707	7,786	7,882	9,018	8,183	8,841	8,523	8,732
Texas	9,030	7,748	9,262	8,787	8,754	9,143	8,512	9,081
Mountain:								
Arizona	8,308	8,338	7,822	8,006	9,064	8,184	7,723	8,392
Colorado	8,192	9,177	8,933	7,807	8,556	8,092	9,336	8,086
Montana	7,863	7,516	6,282	7,634	7,264	8,172	7,365	7,945
Nevada	7,411	8,184	6,784	8,039	9,338	6,899	7,669	7,378
New Mexico	7,919	8,436	6,719	9,849	7,428	8,027	7,902	7,922
Utah	8,538	6,872	7,643	6,840	8,585	9,084	6,932	8,827
Wyoming	7,911	7,708	7,548	8,678	8,376	7,823	7,827	7,926
Pacific:								
California	8,965	8,592	6,494	7,640	9,837	9,143	7,689	9,155
Hawaii	8,349	7,858	9,183	8,267	6,841	8,715	8,316	8,355
Oregon	8,370	8,523	7,368	8,041	8,505	8,616	8,248	8,406
Washington	8,574	8,283	9,086	7,249	8,440	8,825	8,297	8,636
States not shown separately	8,758	9,114	9,176	8,418	9,636	8,567	9,023	8,727

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table II.D.1.b(2002) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.71	151.07	160.93	125.97	159.09	108.68	79.60	78.60
New England:								
Connecticut	234.26	1,725.92	1,219.73	658.62	512.84	329.33	550.22	266.24
Maine	258.47	1,145.26	2,847.59	1,858.56	777.13	382.60	1,235.21	272.97
Massachusetts	180.09	2,172.34	2,582.95	504.09	561.42	256.24	1,082.80	183.61
New Hampshire	267.47	1,794.06	2,450.49	1,737.21	1,052.65	484.16	741.94	281.14
Middle Atlantic:								
New Jersey	351.46	1,110.31	1,653.74	1,232.54	598.03	528.43	579.33	392.58
New York	265.06	1,371.53	831.66	759.02	570.33	350.60	419.44	286.26
Pennsylvania	260.19	819.07	531.53	564.74	367.71	363.67	454.44	302.20
East North Central:								
Illinois	337.15	576.58	475.69	656.55	671.07	363.72	413.83	401.83
Indiana	167.86	1,181.95	943.13	451.50	474.22	188.05	564.81	209.66
Michigan	216.17	448.03	1,259.83	388.48	391.55	307.53	528.41	219.54
Ohio	245.55	720.70	616.06	342.09	534.17	372.79	390.02	255.55
Wisconsin	295.70	1,039.99	1,044.94	611.17	684.09	307.44	339.77	331.83
West North Central:								
Iowa	276.76	1,022.16	897.85	388.94	381.37	424.83	420.97	296.32
Kansas	190.43	860.02	1,484.32	1,111.87	554.94	250.68	540.18	218.08
Minnesota	220.25	1,150.21	1,272.00	599.87	520.52	306.88	616.72	241.51
Missouri	188.43	1,021.83	1,329.50	427.65	392.39	373.68	317.54	229.84
Nebraska	357.47	1,508.22	1,109.54	325.78	835.95	419.17	304.46	385.84
South Atlantic:								
Delaware	504.03	1,504.94	2,357.46	1,288.24	390.32	601.40	1,137.00	526.72
Florida	309.37	1,047.01	1,771.99	520.07	732.87	329.61	335.04	347.02
Georgia	212.83	1,182.19	538.36	867.14	640.87	330.90	382.75	269.21
Maryland	202.94	911.64	339.18	556.96	406.45	301.45	364.13	198.81
North Carolina	260.61	1,373.51	1,161.42	675.83	869.23	364.32	1,099.84	319.64
South Carolina	214.58	1,425.10	1,262.52	621.05	868.27	245.94	681.53	191.57
Virginia	209.81	1,295.08	2,404.12	531.51	686.59	340.47	563.25	216.34
West Virginia	281.91	750.67	1,898.51	876.57	535.83	368.74	721.05	325.76
East South Central:								
Alabama	235.97	361.09	1,089.56	342.09	622.80	286.37	194.97	292.31
Kentucky	188.26	721.06	370.01	1,081.08	320.89	224.96	458.41	193.04
Mississippi	292.19	1,154.59	242.54	950.18	654.33	351.63	408.00	301.68
Tennessee	251.89	467.65	1,311.90	856.90	421.76	317.09	320.51	258.80
West South Central:								
Louisiana	278.75	990.95	2,134.42	306.05	430.33	287.56	489.90	270.67
Oklahoma	360.67	1,076.91	1,323.08	876.63	528.36	421.52	402.94	394.77
Texas	351.09	700.34	1,182.86	809.72	498.59	432.01	415.45	377.73
Mountain:								
Arizona	176.15	1,043.46	1,272.73	877.04	338.19	201.67	486.11	170.06
Colorado	436.57	1,465.73	1,759.81	654.55	942.14	391.91	919.86	501.25
Montana	276.09	1,667.61	1,781.47	552.17	510.57	276.23	534.80	306.05
Nevada	391.32	1,095.05	1,527.96	598.63	677.35	390.61	617.47	516.89
New Mexico	294.98	1,849.30	1,241.06	1,496.33	536.30	450.53	619.89	401.65
Utah	326.89	891.81	1,276.45	427.99	365.70	407.76	384.90	294.00
Wyoming	339.07	1,271.89	1,481.73	1,383.57	1,458.42	561.02	545.78	469.58
Pacific:								
California	308.50	854.82	889.92	341.75	817.47	310.14	554.83	281.78
Hawaii	497.36	335.30	1,445.43	710.63	474.10	725.77	430.80	533.97
Oregon	295.56	986.17	1,227.34	646.77	597.96	318.66	416.85	378.02
Washington	263.49	1,351.28	1,689.38	543.60	353.38	372.02	384.09	264.37
States not shown separately	296.40	1,026.24	1,534.89	929.56	395.67	356.15	575.65	309.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table II.D.1.c(2002) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,265	8,111	8,433	8,616	7,718	8,342	8,359	8,231
New England:								
Connecticut	8,901	10,358	11,914*	9,383	12,355	7,035	11,292	7,982
Maine	8,624	8,305	8,971	5,143	8,573	10,790	8,217	9,226
Massachusetts	8,409	11,011	9,854	2,681*	.	8,427	8,315	8,564
New Hampshire	9,343	7,708	.	9,389	9,107	9,715	8,170	9,728
Middle Atlantic:								
New Jersey	10,485	8,023	9,838	11,679	.	10,619	9,731	10,624
New York	8,149	8,132	9,703	8,767	7,188	8,259	9,280	7,807
Pennsylvania	8,759	9,898	9,971	8,260	6,109	8,958	9,857	8,463
East North Central:								
Illinois	10,042	8,529	8,938	6,398	9,876*	11,353	8,668	10,481
Indiana	6,975	8,129	5,520*	8,101	5,564	7,115	7,184	6,939
Michigan	8,326	9,605	10,899	7,985	12,177	7,450	9,707	7,688
Ohio	8,091	8,350	7,893	9,843	5,690*	8,288	8,186	8,019
Wisconsin	9,085	8,410	12,616	11,881*	10,254	8,171	11,024	8,715
West North Central:								
Iowa	8,681	8,089	7,855	7,804	8,662	8,911	7,628	8,914
Kansas	7,364	6,505	7,355	8,489	6,517	7,728	6,991	7,648
Minnesota	9,112	9,355	9,515	10,177	8,023	7,472	10,022	7,961
Missouri	7,258	11,207	7,480	5,168*	8,688	6,177	9,973	6,311
Nebraska	8,229	9,021	8,540	10,694	8,325	6,909	9,508	7,871
South Atlantic:								
Delaware	9,784	10,170	12,013	10,524	5,491	10,381	10,760	9,574
Florida	9,095	9,004	10,800*	10,800*	.	9,084	9,129	9,093
Georgia	7,438	7,800*	8,916*	.	6,844*	7,579	8,046	7,398
Maryland	8,002	7,750	9,051	8,173	7,635	8,048	8,357	7,923
North Carolina	8,271	7,424	8,544*	6,701*	7,903	9,090	7,635	8,468
South Carolina	7,476	8,832	.	4,920*	9,346*	7,772	8,832	7,424
Virginia	7,020	6,883	7,375	10,972	4,200*	6,409	7,472	6,737
West Virginia	7,852	8,043	11,712	3,320*	9,164	8,606	6,243	8,818
East South Central:								
Alabama	6,878	7,391	7,251	7,138	7,086	6,165	7,159	6,660
Kentucky	8,771	4,944	6,876	8,780	8,980	9,006	7,602	8,894
Mississippi	7,240	7,852	6,320	9,221	8,229	6,232	7,551	7,179
Tennessee	6,426	8,044	.	8,088	3,994*	6,850	8,016	6,082
West South Central:								
Louisiana	9,567	8,949	.	6,870*	.	9,925	9,037	9,620
Oklahoma	7,441	6,105*	10,800*	3,097*	7,361	8,197	9,082*	7,143
Texas	8,211	8,994	2,700*	10,920*	7,897	8,226	8,399	8,174
Mountain:								
Arizona	7,991	5,880	8,470*	4,800*	.	8,965	6,159	8,965
Colorado	9,001	7,469	6,203	8,593*	9,192*	9,702	7,194	9,802
Montana	7,239	7,751	8,809	8,232	7,643	4,801*	8,130	6,846
Nevada	7,449	6,721*	3,165*	5,665*	9,508	7,958	3,623*	9,082
New Mexico	7,013	7,803	6,000*	9,644	9,801	6,089	6,748	7,052
Utah	7,629	3,447*	6,996	6,942	1,836*	10,166	4,510	9,301
Wyoming	9,362	8,156	9,865	9,717	9,333	9,857	8,678	9,704
Pacific:								
California	7,547	5,467	7,152	6,600	7,700	8,378	6,302	8,202
Hawaii	6,706	8,113	6,222	9,379	6,050	5,768	7,374	6,314
Oregon	7,635	7,253	10,101	12,792*	7,737	6,680	9,486	6,956
Washington	7,671	8,428	6,251*	8,546	5,846*	7,971	7,023	8,009
States not shown separately	7,801	6,556	8,522	9,592	9,114	6,705	7,510	7,911

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.1.c(2002) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	152.14	362.68	247.36	384.85	308.13	310.33	256.19	218.74
New England:								
Connecticut	723.03	2,475.13	3,612.87*	2,057.38	3,689.89	1,756.40	1,903.95	1,274.83
Maine	468.50	549.51	2,335.11	1,308.78	2,079.82	2,811.01	513.63	1,316.29
Massachusetts	988.14	2,337.10	2,583.54	1,613.84*	.	2,356.33	1,320.51	2,059.41
New Hampshire	1,103.01	1,493.35	.	2,465.68	2,393.31	2,270.44	1,217.01	2,007.48
Middle Atlantic:								
New Jersey	1,013.04	2,241.52	2,846.38	3,037.88	.	2,142.44	2,184.15	1,460.70
New York	718.62	1,787.49	2,357.75	1,418.08	1,605.83	1,435.41	590.04	811.85
Pennsylvania	709.18	2,004.27	2,449.23	1,677.63	1,589.01	1,777.03	1,588.71	919.87
East North Central:								
Illinois	736.51	2,089.32	2,180.82	1,583.86	3,123.07*	1,601.07	1,348.21	946.55
Indiana	601.02	1,971.10	1,745.58*	1,965.35	1,434.04	1,063.13	1,232.69	894.97
Michigan	514.42	2,277.15	2,704.44	1,650.97	3,407.16	577.84	1,168.87	822.66
Ohio	412.33	1,131.46	2,136.49	2,590.95	1,727.47*	1,945.72	637.15	1,152.16
Wisconsin	888.52	2,282.54	3,775.72	3,622.39*	2,483.10	1,140.06	2,296.50	755.73
West North Central:								
Iowa	479.10	1,894.87	2,276.52	2,196.40	2,242.33	1,175.62	1,282.41	587.40
Kansas	746.86	1,387.66	1,945.15	2,404.44	1,781.15	1,284.25	1,193.13	1,384.98
Minnesota	493.66	1,897.66	2,352.68	2,009.53	989.18	1,106.72	1,371.27	419.83
Missouri	978.03	2,904.35	2,230.79	1,592.57*	2,438.82	1,302.69	2,152.42	1,306.73
Nebraska	1,218.97	2,516.93	2,555.63	3,188.95	2,482.08	1,627.20	2,026.67	1,578.42
South Atlantic:								
Delaware	1,066.59	2,469.91	3,152.60	2,531.07	1,601.68	2,356.55	2,382.15	1,656.93
Florida	1,495.63	2,536.78	3,415.26*	3,415.26*	.	1,816.20	2,390.86	1,555.07
Georgia	1,272.76	2,466.58*	2,819.49*	.	2,257.59*	1,613.92	2,400.81	1,511.08
Maryland	706.50	1,745.52	2,275.60	2,124.92	1,949.06	1,441.55	1,424.77	911.48
North Carolina	1,548.09	1,780.95	2,701.85*	2,034.13*	2,360.42	2,162.43	1,642.33	1,814.84
South Carolina	1,263.07	2,634.07	.	1,555.84*	2,831.14*	1,514.87	2,634.07	1,290.36
Virginia	753.01	1,685.72	1,662.86	3,064.91	1,328.16*	1,411.83	1,429.59	1,507.35
West Virginia	928.07	2,251.02	3,326.20	1,075.94*	2,699.10	1,624.81	1,614.85	1,115.69
East South Central:								
Alabama	238.39	831.43	1,710.91	1,098.60	1,918.97	966.87	217.66	933.20
Kentucky	791.97	1,194.32	1,925.58	1,700.80	2,179.95	1,491.45	1,208.53	915.41
Mississippi	741.43	1,025.66	1,770.80	2,749.24	2,413.77	1,460.34	934.66	1,315.99
Tennessee	799.31	2,033.15	.	2,256.33	1,263.12*	1,458.14	1,843.17	1,186.52
West South Central:								
Louisiana	2,125.47	2,621.97	.	2,070.79*	.	2,555.61	2,471.61	2,281.23
Oklahoma	1,460.77	1,930.43*	3,415.26*	982.38*	2,124.08	2,134.56	2,731.87*	1,568.43
Texas	954.25	2,419.55	853.81*	3,453.21*	1,940.66	1,463.03	2,285.27	1,079.35
Mountain:								
Arizona	1,715.31	1,688.58	2,678.45*	1,517.89*	.	2,277.66	1,538.34	2,277.66
Colorado	1,400.93	2,058.03	1,849.53	2,581.24*	2,906.77*	2,070.04	1,837.01	2,040.22
Montana	497.76	1,238.78	2,394.03	1,301.53	671.61	1,616.17*	670.67	739.29
Nevada	1,513.78	2,031.45*	1,018.15*	1,878.52*	2,844.93	1,968.85	1,138.86*	1,951.97
New Mexico	1,288.92	2,187.64	1,897.37*	2,890.91	2,793.56	1,658.19	1,617.97	1,715.65
Utah	721.95	1,154.53*	1,502.95	1,520.84	580.59*	2,546.02	948.77	1,906.63
Wyoming	471.08	851.03	2,401.98	699.60	1,823.87	1,150.52	659.60	543.08
Pacific:								
California	510.54	898.08	1,771.42	1,692.26	2,152.97	1,185.07	820.23	1,039.44
Hawaii	833.12	1,328.67	1,556.58	1,943.69	1,254.64	1,520.37	1,112.60	1,069.20
Oregon	1,113.40	1,967.62	2,835.77	4,045.19*	1,891.90	1,435.82	1,911.42	1,297.87
Washington	882.95	2,393.89	2,039.36*	2,404.85	1,848.80*	1,582.29	1,557.42	1,364.04
States not shown separately	556.71	914.37	1,865.82	1,956.74	1,751.64	1,060.32	672.17	656.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.



**Table II.D.2(2002) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,987	1,778	2,218	2,615	2,220	1,809	2,155	1,955
New England:								
Connecticut	1,954	3,066*	2,823	3,438	1,939	1,452	3,107	1,708
Maine	2,714	2,584	4,178	3,879	3,088	2,183	3,953	2,443
Massachusetts	2,040	1,929	1,539	2,499	2,143	1,934	1,777	2,092
New Hampshire	2,407	2,291	3,498	3,591	1,756	2,163	3,260	2,124
Middle Atlantic:								
New Jersey	2,128	1,103	3,004*	2,111	1,561	2,344	1,931	2,165
New York	1,886	1,452	1,912	1,280	2,215	1,973	1,647	1,946
Pennsylvania	1,656	1,412	1,218	2,472	1,437	1,679	1,623	1,664
East North Central:								
Illinois	2,016	2,394*	2,191	2,019	2,704	1,719	2,145	1,990
Indiana	1,536	1,337	3,421	2,048	1,552	1,315	2,093	1,450
Michigan	1,361	808*	1,831	1,034	1,555	1,352	1,430	1,343
Ohio	1,841	1,369*	1,495	3,519	1,500	1,595	2,049	1,799
Wisconsin	1,584	1,088*	1,868	2,275	2,265	1,249	1,683	1,562
West North Central:								
Iowa	1,781	1,224	1,879*	2,485	1,908	1,603	1,916	1,756
Kansas	1,881	1,602	2,072	2,594	2,193	1,586	1,864	1,884
Minnesota	2,033	1,823*	2,228	2,858	2,078	1,713	2,439	1,893
Missouri	1,935	2,499	2,587	2,426	2,728	1,517	2,598	1,812
Nebraska	2,209	1,327*	3,146	3,193	2,538	1,938	2,248	2,202
South Atlantic:								
Delaware	1,735	2,829	2,151*	3,210	2,306	1,450	2,495	1,657
Florida	2,178	1,624*	3,280	4,016	2,849	1,931	2,467	2,135
Georgia	2,250	2,068	4,424	3,638	2,368	1,861	3,104	2,132
Maryland	2,583	1,612	3,217	4,185	2,764	2,315	3,032	2,491
North Carolina	2,110	1,870*	1,478*	2,697	2,967	1,961	1,655*	2,168
South Carolina	2,155	2,131	3,244	3,771	2,666	1,838	2,927	2,049
Virginia	2,447	2,263	2,706	3,372	2,426	2,280	2,657	2,413
West Virginia	1,710	2,261	1,300*	1,679	1,463	1,778	1,864	1,673
East South Central:								
Alabama	2,164	1,809	2,421	3,230	2,547	1,718	2,380	2,111
Kentucky	1,900	2,164	1,883*	2,240*	1,882	1,837	2,177	1,857
Mississippi	1,777	1,878	1,557*	3,463	2,287	1,504	2,126	1,736
Tennessee	2,012	2,290	2,949	2,729	2,726	1,637	2,934	1,903
West South Central:								
Louisiana	2,259	1,538	2,070	2,771	2,716	2,098	1,817	2,354
Oklahoma	2,600	1,358*	2,892*	3,280	2,776	2,518	2,641	2,593
Texas	2,298	2,464	3,773	4,103	3,625	1,875	3,453	2,168
Mountain:								
Arizona	2,160	1,473	2,642	2,388*	3,022	1,935	1,993	2,186
Colorado	2,117	3,642	3,076	1,957*	2,184	1,952	3,382	1,930
Montana	1,952	1,677	1,939*	1,656*	2,580	1,852	1,574	2,051
Nevada	1,694	1,765*	1,881*	4,259	2,188	1,356	2,533	1,568
New Mexico	1,830	1,519	951*	3,488	1,725	1,788	1,716	1,857
Utah	1,661	1,681	2,580	1,751	1,393	1,647	1,835	1,621
Wyoming	1,970	1,329*	3,535	2,113	2,656	1,787	2,492	1,828
Pacific:								
California	1,996	1,914	1,915	2,560	2,080	1,894	1,903	2,014
Hawaii	1,978	912	1,474*	3,750	1,355	2,025	2,009	1,969
Oregon	1,841	1,202*	1,345	2,745	2,047	1,639	1,768	1,861
Washington	1,623	1,151*	1,645*	3,376	1,853	1,308	2,015	1,528
States not shown separately	2,112	2,480	1,813	2,517	2,536	1,890	2,590	2,034

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.D.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.00	85.41	57.34	109.69	76.49	34.86	38.81	35.55
New England:								
Connecticut	160.32	949.29*	765.75	373.68	184.76	196.80	417.43	129.08
Maine	105.06	545.56	1,050.28	615.22	529.06	283.45	544.64	119.95
Massachusetts	142.15	486.70	234.61	278.11	249.18	200.82	191.65	145.75
New Hampshire	229.14	622.10	643.81	310.26	469.44	306.48	398.44	218.73
Middle Atlantic:								
New Jersey	199.70	181.97	902.04*	545.16	359.83	316.22	469.16	213.93
New York	90.81	374.03	386.75	222.90	222.51	263.96	203.80	96.93
Pennsylvania	91.67	236.75	346.12	407.28	122.21	133.84	287.11	121.06
East North Central:								
Illinois	112.57	890.22*	353.69	328.30	266.67	139.97	269.05	122.97
Indiana	100.33	369.13	500.84	256.36	380.77	118.79	251.80	120.21
Michigan	130.37	313.04*	387.62	162.39	222.53	152.21	165.29	144.44
Ohio	80.35	415.01*	384.95	561.46	308.86	130.60	225.24	110.06
Wisconsin	142.51	368.97*	401.38	361.84	301.32	170.93	214.14	147.96
West North Central:								
Iowa	168.28	347.84	573.58*	297.01	250.37	207.23	301.36	184.86
Kansas	138.35	331.38	465.52	608.34	231.62	221.99	350.24	168.10
Minnesota	136.93	585.93*	531.72	379.51	220.38	107.40	283.74	133.71
Missouri	152.56	616.93	636.34	312.31	431.23	120.52	383.50	112.68
Nebraska	97.32	737.15*	861.72	386.60	148.16	102.96	434.60	78.06
South Atlantic:								
Delaware	146.98	814.36	723.18*	707.92	272.76	158.92	446.61	154.99
Florida	189.96	550.15*	772.41	650.23	373.41	130.84	305.94	188.24
Georgia	115.26	601.26	695.88	534.21	416.02	134.62	264.82	122.97
Maryland	111.92	353.66	221.81	404.73	234.31	137.44	280.65	110.36
North Carolina	142.58	772.35*	724.95*	558.58	192.29	157.66	667.20*	196.32
South Carolina	155.74	556.27	659.95	654.94	408.28	204.94	537.94	198.99
Virginia	186.27	544.60	430.00	478.80	401.85	174.64	320.34	209.86
West Virginia	194.23	512.69	523.38*	345.27	259.14	264.43	380.99	203.62
East South Central:								
Alabama	108.98	512.88	359.75	260.14	300.65	105.58	294.73	106.65
Kentucky	193.47	558.86	572.43*	887.07*	367.67	204.09	643.50	190.84
Mississippi	136.68	562.67	532.31*	565.00	238.62	167.02	415.16	172.26
Tennessee	152.61	434.17	682.29	272.02	441.87	127.55	250.68	176.29
West South Central:								
Louisiana	155.52	358.57	558.11	644.43	393.44	215.59	445.98	145.12
Oklahoma	235.26	479.89*	887.47*	500.42	487.84	305.90	358.94	258.60
Texas	95.87	520.06	597.34	225.66	271.56	109.96	363.15	104.33
Mountain:								
Arizona	153.47	287.16	535.54	1,017.13*	508.54	114.85	412.97	147.26
Colorado	76.12	678.28	726.58	655.22*	317.57	113.73	369.55	96.86
Montana	246.05	329.81	688.64*	823.79*	281.60	373.81	295.94	291.24
Nevada	196.57	556.85*	851.29*	675.21	621.31	178.16	632.17	202.00
New Mexico	154.89	448.36	385.93*	678.22	283.00	158.08	396.01	141.79
Utah	125.13	443.10	572.47	262.98	353.30	266.94	367.04	206.77
Wyoming	166.44	402.57*	771.18	627.07	581.19	171.43	252.87	209.93
Pacific:								
California	187.62	316.92	222.32	331.68	251.07	285.84	171.64	230.28
Hawaii	215.66	257.93	621.91*	705.31	318.47	425.56	333.50	225.18
Oregon	231.15	469.39*	326.50	707.36	364.09	303.31	408.65	286.58
Washington	218.74	461.64*	573.05*	607.07	347.99	216.33	328.11	244.38
States not shown separately	141.96	456.60	375.81	417.90	288.84	164.69	266.35	175.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.D.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,084	1,820	2,291	2,811	2,298	1,889	2,271	2,043
New England:								
Connecticut	2,515	.	.	.	.	.	4,058	1,918
Maine	3,331	.	.	.	.	.	4,545	2,959
Massachusetts	2,184	.	.	.	.	.	1,620	2,339
New Hampshire	2,550	.	.	.	.	.	3,282	2,140
Middle Atlantic:								
New Jersey	1,772	.	.	.	.	.	1,023*	1,969
New York	1,821	.	.	.	.	.	1,454	1,956
Pennsylvania	1,475	.	.	.	.	.	1,460	1,477
East North Central:								
Illinois	1,994	.	.	.	.	.	2,352	1,931
Indiana	1,929	.	.	.	.	.	2,960	1,743
Michigan	1,351	.	.	.	.	.	787*	1,452
Ohio	2,627	.	.	.	.	.	3,933	2,302*
Wisconsin	1,484	.	.	.	.	.	1,906	1,403*
West North Central:								
Iowa	1,611	.	.	.	.	.	1,888	1,555
Kansas	1,970	.	.	.	.	.	1,410*	2,097
Minnesota	2,210	.	.	.	.	.	2,607	2,105
Missouri	2,173	.	.	.	.	.	2,769	2,066
Nebraska	2,189	.	.	.	.	.	2,896*	2,049
South Atlantic:								
Delaware	1,553	.	.	.	.	.	2,663	1,352
Florida	2,268	.	.	.	.	.	2,696	2,179
Georgia	2,365	.	.	.	.	.	3,339	2,219
Maryland	2,539	.	.	.	.	.	3,137	2,369
North Carolina	2,040	.	.	.	.	.	1,342*	2,085
South Carolina	2,348	.	.	.	.	.	3,034	2,233
Virginia	2,625	.	.	.	.	.	2,663	2,620
West Virginia	1,860	.	.	.	.	.	2,439	1,639
East South Central:								
Alabama	2,149	.	.	.	.	.	2,954	1,859
Kentucky	2,035*	.	.	.	.	.	1,740*	2,109
Mississippi	2,233	.	.	.	.	.	1,008*	2,621*
Tennessee	1,950	.	.	.	.	.	2,866	1,853
West South Central:								
Louisiana	2,806	.	.	.	.	.	2,753	2,823
Oklahoma	2,536	.	.	.	.	.	2,369	2,584
Texas	2,330	.	.	.	.	.	4,694	1,999
Mountain:								
Arizona	2,103	.	.	.	.	.	2,831	1,987
Colorado	2,179	.	.	.	.	.	3,709	1,830
Montana	2,114*	.	.	.	.	.	1,809*	2,266
Nevada	1,918*	.	.	.	.	.	2,104*	1,888*
New Mexico	2,213	.	.	.	.	.	1,522	2,530
Utah	1,889	.	.	.	.	.	1,785	1,927
Wyoming	2,980	.	.	.	.	.	1,925*	3,226
Pacific:								
California	2,207	.	.	.	.	.	2,055	2,238
Hawaii	2,088	.	.	.	.	.	2,095	2,086
Oregon	1,734	.	.	.	.	.	2,043*	1,666
Washington	1,472*	.	.	.	.	.	130*	1,717
States not shown separately	2,231	.	.	.	.	.	2,177*	2,242

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.47	139.03	165.30	115.42	178.34	131.36	79.09	100.96
New England:								
Connecticut	178.60	.	.	.	.	.	601.18	222.27
Maine	277.32	.	.	.	.	.	684.54	489.93
Massachusetts	155.91	.	.	.	.	.	103.33	187.28
New Hampshire	202.48	.	.	.	.	.	366.18	260.45
Middle Atlantic:								
New Jersey	243.61	.	.	.	.	.	310.13*	316.12
New York	207.29	.	.	.	.	.	199.05	272.33
Pennsylvania	219.21	.	.	.	.	.	289.53	296.53
East North Central:								
Illinois	188.61	.	.	.	.	.	538.75	237.15
Indiana	269.52	.	.	.	.	.	802.78	206.31
Michigan	208.22	.	.	.	.	.	355.91*	230.69
Ohio	687.94	.	.	.	.	.	787.68	996.47*
Wisconsin	391.05	.	.	.	.	.	535.28	426.96*
West North Central:								
Iowa	228.28	.	.	.	.	.	490.41	269.49
Kansas	322.03	.	.	.	.	.	441.04*	365.52
Minnesota	292.80	.	.	.	.	.	604.48	265.02
Missouri	278.71	.	.	.	.	.	683.71	245.85
Nebraska	303.63	.	.	.	.	.	921.96*	292.28
South Atlantic:								
Delaware	284.33	.	.	.	.	.	615.79	384.04
Florida	399.08	.	.	.	.	.	770.85	373.13
Georgia	205.31	.	.	.	.	.	587.44	233.72
Maryland	133.00	.	.	.	.	.	400.71	121.30
North Carolina	290.24	.	.	.	.	.	799.08*	278.61
South Carolina	182.44	.	.	.	.	.	873.33	246.86
Virginia	255.37	.	.	.	.	.	580.48	563.83
West Virginia	332.10	.	.	.	.	.	596.85	344.55
East South Central:								
Alabama	303.81	.	.	.	.	.	608.39	305.56
Kentucky	616.51*	.	.	.	.	.	938.08*	597.69
Mississippi	536.94	.	.	.	.	.	769.04*	1,293.86*
Tennessee	230.82	.	.	.	.	.	651.08	228.56
West South Central:								
Louisiana	279.34	.	.	.	.	.	705.80	353.93
Oklahoma	294.12	.	.	.	.	.	592.93	301.63
Texas	146.25	.	.	.	.	.	857.75	152.13
Mountain:								
Arizona	192.73	.	.	.	.	.	591.83	183.91
Colorado	355.34	.	.	.	.	.	724.10	273.63
Montana	1,265.20*	.	.	.	.	.	1,330.89*	552.60
Nevada	667.62*	.	.	.	.	.	665.75*	777.06*
New Mexico	275.70	.	.	.	.	.	367.76	297.37
Utah	212.07	.	.	.	.	.	250.60	273.47
Wyoming	538.50	.	.	.	.	.	638.86*	629.31
Pacific:								
California	269.38	.	.	.	.	.	256.52	361.55
Hawaii	295.70	.	.	.	.	.	421.39	335.67
Oregon	241.87	.	.	.	.	.	970.98*	208.09
Washington	452.57*	.	.	.	.	.	52.92*	430.75
States not shown separately	185.45	.	.	.	.	.	752.70*	302.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,977	1,801	2,263	2,573	2,176	1,814	2,165	1,946
New England:								
Connecticut	1,714	.	.	.	.	.	2,481	1,617
Maine	2,482	.	.	.	.	.	4,491	2,247
Massachusetts	1,928	.	.	.	.	.	2,616	1,875
New Hampshire	2,024	.	.	.	.	.	3,166	1,868
Middle Atlantic:								
New Jersey	2,300	.	.	.	.	.	2,430*	2,279
New York	1,923	.	.	.	.	.	1,683	1,969
Pennsylvania	1,732	.	.	.	.	.	1,568*	1,773
East North Central:								
Illinois	2,082	.	.	.	.	.	2,198	2,058
Indiana	1,529	.	.	.	.	.	2,014	1,459
Michigan	1,401	.	.	.	.	.	1,733	1,311
Ohio	1,669	.	.	.	.	.	1,662	1,671
Wisconsin	1,642	.	.	.	.	.	1,671	1,636
West North Central:								
Iowa	1,925	.	.	.	.	.	2,072	1,900
Kansas	1,884	.	.	.	.	.	2,164*	1,843
Minnesota	1,996	.	.	.	.	.	2,744	1,815
Missouri	1,877	.	.	.	.	.	2,217	1,818
Nebraska	2,200	.	.	.	.	.	2,216	2,198
South Atlantic:								
Delaware	1,816	.	.	.	.	.	2,572	1,771
Florida	2,226	.	.	.	.	.	2,431*	2,200
Georgia	2,177	.	.	.	.	.	3,040	2,058
Maryland	2,707	.	.	.	.	.	3,069	2,643
North Carolina	2,127	.	.	.	.	.	1,546*	2,217
South Carolina	2,141	.	.	.	.	.	2,943	2,032
Virginia	2,324	.	.	.	.	.	2,529	2,294
West Virginia	1,682	.	.	.	.	.	1,767*	1,665
East South Central:								
Alabama	2,191	.	.	.	.	.	2,627	2,121
Kentucky	1,945	.	.	.	.	.	2,264	1,903
Mississippi	1,728	.	.	.	.	.	2,200	1,681
Tennessee	2,040	.	.	.	.	.	3,074	1,920
West South Central:								
Louisiana	2,147	.	.	.	.	.	1,587	2,263
Oklahoma	2,589	.	.	.	.	.	2,523	2,598
Texas	2,298	.	.	.	.	.	3,136	2,215
Mountain:								
Arizona	2,232	.	.	.	.	.	1,576*	2,326
Colorado	1,971	.	.	.	.	.	2,752	1,898
Montana	2,046	.	.	.	.	.	1,391*	2,153
Nevada	1,668	.	.	.	.	.	2,865	1,516
New Mexico	1,705	.	.	.	.	.	1,863*	1,677
Utah	1,744	.	.	.	.	.	2,135	1,673
Wyoming	1,711	.	.	.	.	.	2,984	1,492
Pacific:								
California	1,853	.	.	.	.	.	1,759	1,867
Hawaii	2,108	.	.	.	.	.	2,165*	2,097
Oregon	1,808	.	.	.	.	.	1,782	1,815
Washington	1,704	.	.	.	.	.	2,683	1,485
States not shown separately	2,089	.	.	.	.	.	2,904	1,995

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.04	121.56	117.86	177.00	86.69	32.17	70.69	29.26
New England:								
Connecticut	200.02	.	.	.	.	.	601.39	244.69
Maine	166.32	.	.	.	.	.	969.75	144.94
Massachusetts	199.60	.	.	.	.	.	589.09	196.68
New Hampshire	162.70	.	.	.	.	.	706.23	157.84
Middle Atlantic:								
New Jersey	248.69	.	.	.	.	.	853.11*	253.41
New York	160.51	.	.	.	.	.	403.86	171.74
Pennsylvania	145.96	.	.	.	.	.	472.54*	112.53
East North Central:								
Illinois	160.77	.	.	.	.	.	437.97	138.44
Indiana	92.83	.	.	.	.	.	162.32	114.64
Michigan	145.67	.	.	.	.	.	233.26	129.63
Ohio	136.41	.	.	.	.	.	172.40	171.94
Wisconsin	129.30	.	.	.	.	.	249.68	140.74
West North Central:								
Iowa	168.59	.	.	.	.	.	394.35	188.15
Kansas	180.00	.	.	.	.	.	687.97*	200.03
Minnesota	142.40	.	.	.	.	.	231.69	134.92
Missouri	156.56	.	.	.	.	.	491.05	142.61
Nebraska	123.68	.	.	.	.	.	426.12	103.13
South Atlantic:								
Delaware	153.80	.	.	.	.	.	531.55	163.17
Florida	178.80	.	.	.	.	.	731.45*	163.11
Georgia	125.48	.	.	.	.	.	239.23	146.66
Maryland	192.43	.	.	.	.	.	438.37	165.10
North Carolina	157.96	.	.	.	.	.	697.83*	242.54
South Carolina	222.13	.	.	.	.	.	689.42	240.69
Virginia	187.39	.	.	.	.	.	502.86	186.11
West Virginia	243.68	.	.	.	.	.	561.79*	249.53
East South Central:								
Alabama	143.45	.	.	.	.	.	346.49	132.92
Kentucky	232.03	.	.	.	.	.	612.54	221.31
Mississippi	198.18	.	.	.	.	.	533.44	239.52
Tennessee	193.70	.	.	.	.	.	204.93	198.63
West South Central:								
Louisiana	207.31	.	.	.	.	.	450.09	236.98
Oklahoma	273.64	.	.	.	.	.	576.56	290.12
Texas	129.52	.	.	.	.	.	504.11	112.14
Mountain:								
Arizona	228.71	.	.	.	.	.	554.38*	246.91
Colorado	113.06	.	.	.	.	.	703.09	153.74
Montana	364.19	.	.	.	.	.	618.37*	377.91
Nevada	204.73	.	.	.	.	.	722.97	203.78
New Mexico	154.31	.	.	.	.	.	607.08*	140.77
Utah	149.53	.	.	.	.	.	520.87	219.18
Wyoming	202.61	.	.	.	.	.	509.89	177.73
Pacific:								
California	166.99	.	.	.	.	.	291.90	181.99
Hawaii	331.15	.	.	.	.	.	867.11*	308.91
Oregon	244.24	.	.	.	.	.	446.07	344.99
Washington	227.35	.	.	.	.	.	392.60	224.40
States not shown separately	173.10	.	.	.	.	.	447.87	237.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.c(2002) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,697	1,596	1,758	2,195	2,400	1,395	1,792	1,663
New England:								
Connecticut	1,703*	.	.	.	.	.	1,467*	1,794*
Maine	2,160*	.	.	.	.	.	2,161*	2,159
Massachusetts	1,550*	.	.	.	.	.	1,358*	1,868
New Hampshire	3,810*	.	.	.	.	.	3,312*	3,973
Middle Atlantic:								
New Jersey	1,646*	.	.	.	.	.	1,663*	1,643
New York	1,870	.	.	.	.	.	2,480*	1,686
Pennsylvania	1,782	.	.	.	.	.	2,404*	1,615*
East North Central:								
Illinois	1,029	.	.	.	.	.	771*	1,111
Indiana	1,039	.	.	.	.	.	1,206*	1,010*
Michigan	1,076*	.	.	.	.	.	885*	1,165*
Ohio	1,460*	.	.	.	.	.	471*	2,208
Wisconsin	1,460*	.	.	.	.	.	1,216*	1,506
West North Central:								
Iowa	987*	.	.	.	.	.	1,097*	962*
Kansas	1,614	.	.	.	.	.	1,327*	1,833
Minnesota	2,016	.	.	.	.	.	1,938	2,115
Missouri	1,995*	.	.	.	.	.	4,905*	979
Nebraska	2,421*	.	.	.	.	.	826*	2,867*
South Atlantic:								
Delaware	1,762	.	.	.	.	.	1,718*	1,771
Florida	1,332	.	.	.	.	.	497*	1,395*
Georgia	2,946	.	.	.	.	.	1,642*	3,033
Maryland	1,734	.	.	.	.	.	2,377*	1,591
North Carolina	2,479	.	.	.	.	.	3,764	2,080
South Carolina	1,507	.	.	.	.	.	.	1,565
Virginia	2,316	.	.	.	.	.	2,965	1,911*
West Virginia	1,738	.	.	.	.	.	1,405*	1,938
East South Central:								
Alabama	2,036	.	.	.	.	.	1,559	2,404
Kentucky	1,444	.	.	.	.	.	3,254	1,255
Mississippi	1,935	.	.	.	.	.	2,472*	1,831
Tennessee	1,742	.	.	.	.	.	1,531*	1,788
West South Central:								
Louisiana	2,109	.	.	.	.	.	433*	2,275
Oklahoma	3,212*	.	.	.	.	.	7,257*	2,477
Texas	2,162	.	.	.	.	.	2,131*	2,167
Mountain:								
Arizona	1,620	.	.	.	.	.	726*	2,095
Colorado	4,413	.	.	.	.	.	4,415	4,412
Montana	1,743	.	.	.	.	.	1,681	1,770
Nevada	1,288	.	.	.	.	.	1,711*	1,108*
New Mexico	1,775	.	.	.	.	.	1,623*	1,797
Utah	612*	.	.	.	.	.	822*	499*
Wyoming	2,094	.	.	.	.	.	2,227	2,027
Pacific:								
California	1,335	.	.	.	.	.	1,708	1,138
Hawaii	1,159	.	.	.	.	.	1,600	901*
Oregon	2,583	.	.	.	.	.	898*	3,201
Washington	1,321*	.	.	.	.	.	948*	1,515*
States not shown separately	2,072	.	.	.	.	.	2,355	1,965

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.c(2002) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.73	216.04	204.43	147.27	189.98	77.34	79.15	78.25
New England:								
Connecticut	681.70*	.	.	.	.	.	563.55*	621.06*
Maine	758.76*	.	.	.	.	.	1,042.33*	496.44
Massachusetts	769.05*	.	.	.	.	.	816.36*	523.80
New Hampshire	1,321.40*	.	.	.	.	.	1,359.93*	1,156.18
Middle Atlantic:								
New Jersey	746.49*	.	.	.	.	.	1,408.85*	320.73
New York	279.06	.	.	.	.	.	930.70*	346.08
Pennsylvania	321.67	.	.	.	.	.	898.73*	492.99*
East North Central:								
Illinois	217.87	.	.	.	.	.	512.38*	189.71
Indiana	270.59	.	.	.	.	.	663.72*	395.04*
Michigan	412.58*	.	.	.	.	.	434.88*	705.18*
Ohio	535.84*	.	.	.	.	.	575.05*	548.51
Wisconsin	677.59*	.	.	.	.	.	1,036.52*	380.95
West North Central:								
Iowa	298.99*	.	.	.	.	.	409.23*	321.63*
Kansas	416.52	.	.	.	.	.	793.73*	541.63
Minnesota	285.80	.	.	.	.	.	493.24	397.18
Missouri	863.01*	.	.	.	.	.	1,647.24*	277.72
Nebraska	904.01*	.	.	.	.	.	880.16*	930.12*
South Atlantic:								
Delaware	505.81	.	.	.	.	.	660.24*	360.56
Florida	357.81	.	.	.	.	.	195.63*	823.48*
Georgia	589.52	.	.	.	.	.	801.90*	613.81
Maryland	441.59	.	.	.	.	.	814.23*	253.81
North Carolina	513.45	.	.	.	.	.	815.83	496.61
South Carolina	307.47	.	.	.	.	.	.	394.15
Virginia	663.20	.	.	.	.	.	798.48	969.53*
West Virginia	483.91	.	.	.	.	.	460.16*	481.36
East South Central:								
Alabama	352.46	.	.	.	.	.	402.42	492.44
Kentucky	211.95	.	.	.	.	.	796.87	287.63
Mississippi	375.85	.	.	.	.	.	838.93*	356.10
Tennessee	325.19	.	.	.	.	.	514.33*	343.55
West South Central:								
Louisiana	600.88	.	.	.	.	.	386.72*	638.47
Oklahoma	1,042.61*	.	.	.	.	.	2,289.09*	600.17
Texas	497.04	.	.	.	.	.	827.62*	511.55
Mountain:								
Arizona	376.34	.	.	.	.	.	228.29*	479.03
Colorado	749.55	.	.	.	.	.	1,181.57	969.21
Montana	300.22	.	.	.	.	.	484.46	502.18
Nevada	381.72	.	.	.	.	.	526.25*	395.28*
New Mexico	425.67	.	.	.	.	.	551.31*	406.87
Utah	747.53*	.	.	.	.	.	778.59*	753.25*
Wyoming	304.62	.	.	.	.	.	519.66	263.18
Pacific:								
California	291.42	.	.	.	.	.	440.48	325.96
Hawaii	336.84	.	.	.	.	.	384.14	539.88*
Oregon	598.13	.	.	.	.	.	310.64*	699.90
Washington	583.21*	.	.	.	.	.	724.39*	713.73*
States not shown separately	236.63	.	.	.	.	.	517.08	333.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.



Table II.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.5%	20.8%	26.4%	31.3%	26.4%	21.3%	25.3%	23.1%
New England:								
Connecticut	21.6%	32.9%	27.1%*	34.9%	19.7%	17.1%	32.0%	19.2%
Maine	29.6%	26.7%	40.7%	47.2%	29.6%	25.1%	40.2%	27.1%
Massachusetts	23.2%	17.9%	16.4%	28.5%	22.7%	23.4%	18.3%	24.4%
New Hampshire	24.9%	22.9%	33.7%	36.5%	18.3%	22.9%	31.8%	22.4%
Middle Atlantic:								
New Jersey	22.6%	12.0%	30.0%	17.9%	17.6%	25.3%	18.6%	23.4%
New York	21.7%	15.1%	19.9%	15.3%	25.8%	23.0%	17.7%	22.8%
Pennsylvania	20.2%	16.9%	12.8%	31.1%	18.6%	20.4%	18.8%	20.5%
East North Central:								
Illinois	22.2%	26.7%*	26.2%	23.3%	28.6%	18.9%	24.5%	21.8%
Indiana	18.7%	17.1%	42.6%	24.9%	21.0%	15.4%	25.7%	17.6%
Michigan	16.1%	8.5%*	22.2%	13.4%	19.5%	15.6%	16.9%	15.9%
Ohio	22.5%	17.1%	19.3%	39.4%	20.2%	19.2%	25.5%	22.0%
Wisconsin	18.2%	12.3%*	20.5%	24.1%	23.0%	15.3%	18.3%	18.1%
West North Central:								
Iowa	22.6%	18.4%	28.7%	33.7%	25.5%	19.3%	28.6%	21.7%
Kansas	22.7%	17.9%	27.8%	31.5%	25.1%	19.7%	22.8%	22.6%
Minnesota	22.8%	21.2%*	23.5%*	29.7%	24.2%	19.7%	25.3%	21.9%
Missouri	24.8%	29.5%	36.1%	31.1%	33.8%	19.6%	33.8%	23.1%
Nebraska	26.2%	16.6%*	34.8%	38.6%	30.0%	23.0%	27.2%	26.1%
South Atlantic:								
Delaware	20.7%	27.7%	22.5%*	37.9%	26.6%	17.7%	25.7%	20.1%
Florida	24.9%	18.4%*	36.8%	43.2%	34.7%	22.0%	27.6%	24.5%
Georgia	28.3%	24.2%	60.6%	49.4%	30.7%	22.9%	39.9%	26.8%
Maryland	29.3%	17.8%	38.9%	46.5%	31.1%	26.4%	33.8%	28.4%
North Carolina	26.3%	22.2%	15.4%*	35.8%	37.3%	24.6%	19.5%	27.2%
South Carolina	26.9%	22.1%*	48.0%	47.6%	32.8%	23.2%	35.1%	25.7%
Virginia	31.6%	27.0%	33.5%	42.2%	29.5%	30.4%	32.5%	31.4%
West Virginia	19.1%	25.7%	15.9%*	20.8%	18.2%	18.7%	22.9%	18.3%
East South Central:								
Alabama	28.6%	24.0%	34.2%	46.8%	32.4%	22.4%	33.6%	27.4%
Kentucky	22.6%	25.7%	24.9%*	25.8%*	23.8%	21.4%	25.3%	22.2%
Mississippi	23.6%	22.1%*	22.9%*	43.6%	29.4%	20.3%	27.6%	23.1%
Tennessee	24.9%	27.1%	42.4%	40.3%	38.7%	19.1%	38.0%	23.5%
West South Central:								
Louisiana	27.0%	20.0%	19.5%*	33.5%	34.8%	24.8%	21.1%*	28.3%
Oklahoma	30.5%	17.2%*	40.2%	38.9%	34.8%	28.6%	32.9%	30.1%
Texas	26.0%	28.2%	42.2%	46.6%	42.0%	21.1%	39.2%	24.5%
Mountain:								
Arizona	27.1%	18.2%	35.2%	30.7%*	37.0%	24.3%	26.6%	27.2%
Colorado	24.9%	41.1%	36.9%	24.5%	25.6%	22.8%	38.9%	22.8%
Montana	25.3%	20.8%	23.6%*	20.9%*	34.2%	24.4%	19.8%	26.8%
Nevada	23.0%	21.8%	31.3%*	53.2%	23.3%*	19.6%	35.9%	21.1%
New Mexico	23.5%	19.4%*	13.0%*	38.7%	23.4%	22.9%	21.5%	23.9%
Utah	20.0%	28.0%	33.5%	24.9%	16.6%	18.4%	27.6%	18.6%
Wyoming	23.0%	16.3%*	42.6%	22.6%*	30.2%	21.2%	29.9%	21.2%
Pacific:								
California	23.8%	25.7%	28.3%	34.6%	25.0%	21.5%	26.1%	23.5%
Hawaii	25.5%	11.7%*	19.6%*	45.1%	20.8%	24.9%	25.7%	25.4%
Oregon	22.6%	15.0%*	16.8%	34.8%	26.0%	19.6%	22.0%	22.8%
Washington	18.8%	13.9%*	19.5%*	45.4%	20.4%	15.1%	24.9%	17.4%
States not shown separately	25.1%	29.9%	21.9%	31.2%	27.5%	22.9%	31.1%	24.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.07%	0.61%	1.35%	0.98%	0.35%	0.29%	0.35%
New England:								
Connecticut	1.64%	9.07%	8.75%*	3.98%	2.00%	2.27%	4.06%	1.60%
Maine	1.16%	5.58%	10.00%	5.44%	5.84%	2.48%	5.29%	1.45%
Massachusetts	1.61%	4.63%	1.95%	3.63%	2.68%	2.31%	1.95%	1.66%
New Hampshire	2.34%	5.73%	5.92%	3.18%	4.50%	2.64%	4.25%	2.07%
Middle Atlantic:								
New Jersey	2.14%	2.81%	8.62%	5.29%	5.16%	3.28%	4.17%	2.20%
New York	1.08%	3.97%	4.04%	2.03%	2.00%	3.42%	2.07%	1.12%
Pennsylvania	0.85%	2.23%	3.69%	4.54%	1.57%	1.46%	3.09%	1.26%
East North Central:								
Illinois	1.11%	8.20%*	4.19%	3.48%	2.55%	1.82%	3.14%	1.28%
Indiana	1.01%	4.38%	5.37%	2.70%	4.24%	1.48%	3.33%	1.34%
Michigan	1.36%	3.33%*	4.31%	2.61%	2.48%	1.43%	2.32%	1.41%
Ohio	0.95%	3.77%	5.24%	5.36%	4.05%	1.11%	3.03%	1.29%
Wisconsin	1.48%	3.80%*	3.53%	3.42%	2.93%	1.92%	2.58%	1.60%
West North Central:								
Iowa	2.27%	5.00%	7.29%	3.29%	3.05%	3.01%	3.55%	2.57%
Kansas	1.60%	3.74%	6.26%	7.26%	3.05%	2.45%	3.63%	2.05%
Minnesota	1.35%	8.62%*	7.92%*	5.11%	2.56%	1.29%	3.58%	1.54%
Missouri	1.67%	6.05%	6.86%	4.47%	4.66%	1.11%	4.67%	1.33%
Nebraska	1.12%	6.95%*	8.80%	4.10%	4.37%	1.37%	5.23%	1.29%
South Atlantic:								
Delaware	1.45%	7.18%	7.85%*	5.07%	2.66%	1.54%	4.26%	1.48%
Florida	2.46%	6.00%*	6.80%	6.40%	4.94%	2.01%	3.15%	2.50%
Georgia	1.14%	7.07%	6.13%	7.23%	4.84%	1.32%	3.82%	1.21%
Maryland	1.23%	4.69%	2.66%	2.66%	3.07%	1.26%	3.22%	1.20%
North Carolina	1.66%	5.77%	8.32%*	9.01%	5.57%	1.66%	5.51%	1.87%
South Carolina	2.19%	7.25%*	9.04%	9.53%	5.73%	2.33%	7.55%	2.72%
Virginia	2.40%	5.98%	6.10%	5.38%	3.84%	2.53%	4.01%	2.57%
West Virginia	2.15%	7.02%	6.52%*	3.49%	3.21%	3.07%	4.95%	2.30%
East South Central:								
Alabama	1.95%	7.10%	5.48%	3.18%	5.38%	2.08%	4.66%	1.94%
Kentucky	2.07%	7.27%	9.44%*	8.41%*	4.00%	2.04%	6.80%	1.98%
Mississippi	2.13%	6.80%*	8.01%*	7.88%	4.00%	2.85%	5.03%	2.67%
Tennessee	1.95%	4.78%	9.51%	4.74%	6.63%	1.41%	3.56%	2.13%
West South Central:								
Louisiana	2.36%	5.63%	6.52%*	8.54%	5.11%	3.00%	6.98%*	2.18%
Oklahoma	2.36%	9.85%*	9.54%	6.57%	5.89%	3.21%	4.97%	2.60%
Texas	0.85%	4.65%	6.96%	3.72%	3.93%	0.84%	3.08%	0.64%
Mountain:								
Arizona	1.94%	4.15%	6.87%	9.46%*	5.68%	1.71%	5.40%	1.97%
Colorado	1.65%	7.86%	9.01%	7.14%	2.88%	1.75%	4.37%	1.60%
Montana	2.94%	3.99%	8.62%*	8.39%*	3.62%	4.83%	4.95%	3.63%
Nevada	2.37%	6.16%	10.78%*	7.91%	7.32%*	1.79%	6.86%	2.36%
New Mexico	2.41%	6.41%*	6.32%*	7.18%	3.48%	4.16%	4.86%	2.61%
Utah	1.61%	5.96%	8.43%	3.11%	4.87%	3.57%	5.22%	2.74%
Wyoming	1.84%	5.47%*	8.38%	7.76%*	6.18%	1.34%	3.13%	2.15%
Pacific:								
California	2.37%	4.46%	3.50%	4.51%	2.88%	3.36%	2.35%	2.78%
Hawaii	1.97%	3.58%*	7.32%*	7.21%	3.81%	3.86%	3.23%	2.14%
Oregon	2.48%	6.10%*	4.28%	5.75%	4.82%	3.32%	4.54%	2.86%
Washington	2.65%	6.15%*	6.19%*	7.59%	4.04%	2.80%	3.80%	3.01%
States not shown separately	1.70%	4.68%	6.10%	4.80%	3.60%	2.01%	3.57%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.  
\* Figure does not meet standard of reliability or precision.

**Table II.D.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.5%	21.0%	28.1%	35.0%	29.0%	23.0%	27.2%	25.1%
New England:								
Connecticut	26.9%	.	.	.	.	.	42.2%	20.8%
Maine	35.6%	.	.	.	.	.	41.9%	33.2%
Massachusetts	24.6%	.	.	.	.	.	16.0%	27.4%
New Hampshire	26.1%	.	.	.	.	.	32.2%	22.4%
Middle Atlantic:								
New Jersey	19.3%	.	.	.	.	.	10.1%	22.1%
New York	22.6%	.	.	.	.	.	16.8%	25.0%
Pennsylvania	19.4%	.	.	.	.	.	16.1%	20.1%
East North Central:								
Illinois	23.9%	.	.	.	.	.	31.2%	22.7%
Indiana	23.8%	.	.	.	.	.	42.5%	21.0%
Michigan	16.2%	.	.	.	.	.	10.1%*	17.2%
Ohio	31.1%	.	.	.	.	.	48.2%	27.1%
Wisconsin	17.7%	.	.	.	.	.	20.1%	17.2%
West North Central:								
Iowa	21.8%	.	.	.	.	.	26.5%	20.9%
Kansas	24.4%	.	.	.	.	.	16.8%*	26.2%
Minnesota	25.7%	.	.	.	.	.	30.1%*	24.5%
Missouri	27.0%	.	.	.	.	.	35.8%	25.5%
Nebraska	26.1%	.	.	.	.	.	30.8%*	25.1%
South Atlantic:								
Delaware	18.3%	.	.	.	.	.	27.2%	16.4%
Florida	27.3%	.	.	.	.	.	31.8%	26.3%
Georgia	31.4%	.	.	.	.	.	44.8%	29.4%
Maryland	32.2%	.	.	.	.	.	37.5%	30.5%
North Carolina	23.5%	.	.	.	.	.	15.3%*	24.0%
South Carolina	30.6%	.	.	.	.	.	47.7%	28.3%
Virginia	35.2%	.	.	.	.	.	37.7%	34.8%
West Virginia	21.9%	.	.	.	.	.	27.6%	19.5%
East South Central:								
Alabama	28.4%	.	.	.	.	.	45.7%	23.4%
Kentucky	25.0%	.	.	.	.	.	20.0%*	26.4%
Mississippi	28.7%	.	.	.	.	.	11.5%*	35.2%*
Tennessee	24.0%	.	.	.	.	.	36.5%	22.7%
West South Central:								
Louisiana	33.4%	.	.	.	.	.	31.4%	34.1%
Oklahoma	32.8%	.	.	.	.	.	38.1%	31.6%
Texas	28.0%	.	.	.	.	.	48.6%	24.6%
Mountain:								
Arizona	28.3%	.	.	.	.	.	37.8%	26.8%
Colorado	24.3%	.	.	.	.	.	44.1%	20.1%
Montana	24.6%*	.	.	.	.	.	19.0%*	27.8%
Nevada	26.5%	.	.	.	.	.	28.0%	26.3%
New Mexico	28.8%	.	.	.	.	.	18.5%*	34.0%
Utah	24.9%	.	.	.	.	.	23.5%	25.4%
Wyoming	31.8%	.	.	.	.	.	22.6%*	33.7%
Pacific:								
California	28.2%	.	.	.	.	.	28.9%	28.1%
Hawaii	28.5%	.	.	.	.	.	27.7%	28.7%
Oregon	22.3%	.	.	.	.	.	29.3%*	21.0%
Washington	15.4%*	.	.	.	.	.	1.5%*	17.6%
States not shown separately	29.6%	.	.	.	.	.	28.0%	29.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.59%	1.92%	1.53%	1.81%	1.37%	0.86%	1.04%
New England:								
Connecticut	1.91%	.	.	.	.	.	6.28%	2.81%
Maine	1.58%	.	.	.	.	.	6.85%	3.11%
Massachusetts	1.54%	.	.	.	.	.	1.22%	2.12%
New Hampshire	2.18%	.	.	.	.	.	3.99%	2.51%
Middle Atlantic:								
New Jersey	2.77%	.	.	.	.	.	2.58%	3.43%
New York	2.52%	.	.	.	.	.	2.48%	4.00%
Pennsylvania	2.32%	.	.	.	.	.	3.12%	3.10%
East North Central:								
Illinois	2.17%	.	.	.	.	.	8.18%	2.87%
Indiana	3.28%	.	.	.	.	.	11.68%	2.42%
Michigan	2.64%	.	.	.	.	.	4.17%*	2.74%
Ohio	5.07%	.	.	.	.	.	9.35%	5.07%
Wisconsin	3.96%	.	.	.	.	.	5.61%	4.31%
West North Central:								
Iowa	3.05%	.	.	.	.	.	6.70%	3.42%
Kansas	3.76%	.	.	.	.	.	5.89%*	4.17%
Minnesota	3.08%	.	.	.	.	.	9.53%*	2.72%
Missouri	3.06%	.	.	.	.	.	8.93%	2.59%
Nebraska	3.92%	.	.	.	.	.	9.93%*	4.56%
South Atlantic:								
Delaware	3.05%	.	.	.	.	.	6.08%	4.55%
Florida	3.90%	.	.	.	.	.	8.72%	3.52%
Georgia	2.32%	.	.	.	.	.	8.46%	2.75%
Maryland	1.48%	.	.	.	.	.	4.91%	1.43%
North Carolina	3.52%	.	.	.	.	.	11.04%*	3.38%
South Carolina	2.86%	.	.	.	.	.	13.29%	3.67%
Virginia	3.06%	.	.	.	.	.	8.01%	5.06%
West Virginia	4.20%	.	.	.	.	.	6.50%	4.62%
East South Central:								
Alabama	4.77%	.	.	.	.	.	9.37%	4.42%
Kentucky	6.14%	.	.	.	.	.	12.29%*	5.62%
Mississippi	7.53%	.	.	.	.	.	12.53%*	11.71%*
Tennessee	2.93%	.	.	.	.	.	9.98%	3.33%
West South Central:								
Louisiana	2.94%	.	.	.	.	.	7.63%	2.68%
Oklahoma	5.33%	.	.	.	.	.	9.88%	4.75%
Texas	2.05%	.	.	.	.	.	8.61%	1.51%
Mountain:								
Arizona	3.27%	.	.	.	.	.	10.10%	3.07%
Colorado	5.49%	.	.	.	.	.	7.46%	4.76%
Montana	9.56%*	.	.	.	.	.	10.50%*	6.85%
Nevada	6.23%	.	.	.	.	.	8.22%	6.53%
New Mexico	4.61%	.	.	.	.	.	5.84%*	5.46%
Utah	2.53%	.	.	.	.	.	3.22%	2.86%
Wyoming	6.05%	.	.	.	.	.	8.90%*	6.43%
Pacific:								
California	3.18%	.	.	.	.	.	3.55%	4.06%
Hawaii	3.14%	.	.	.	.	.	5.52%	3.59%
Oregon	3.50%	.	.	.	.	.	11.27%*	3.20%
Washington	4.88%*	.	.	.	.	.	0.61%*	4.59%
States not shown separately	2.63%	.	.	.	.	.	7.58%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.9%	20.9%	26.5%	30.3%	25.2%	21.0%	25.1%	22.6%
New England:								
Connecticut	19.2%	.	.	.	.	.	26.7%	18.2%
Maine	27.1%	.	.	.	.	.	45.6%	24.8%
Massachusetts	22.1%	.	.	.	.	.	27.3%	21.7%
New Hampshire	21.1%	.	.	.	.	.	28.3%	19.9%
Middle Atlantic:								
New Jersey	24.4%	.	.	.	.	.	23.0%*	24.7%
New York	21.1%	.	.	.	.	.	17.0%	22.0%
Pennsylvania	20.5%	.	.	.	.	.	19.0%	20.8%
East North Central:								
Illinois	22.5%	.	.	.	.	.	24.2%	22.2%
Indiana	18.0%	.	.	.	.	.	23.0%	17.2%
Michigan	16.5%	.	.	.	.	.	20.5%	15.4%
Ohio	20.6%	.	.	.	.	.	20.8%	20.6%
Wisconsin	18.7%	.	.	.	.	.	18.9%	18.6%
West North Central:								
Iowa	24.6%	.	.	.	.	.	32.1%	23.6%
Kansas	22.3%	.	.	.	.	.	25.6%	21.9%
Minnesota	22.4%	.	.	.	.	.	28.6%	20.7%
Missouri	24.0%	.	.	.	.	.	30.2%	23.0%
Nebraska	26.1%	.	.	.	.	.	28.2%	25.7%
South Atlantic:								
Delaware	22.3%	.	.	.	.	.	28.1%	21.9%
Florida	25.0%	.	.	.	.	.	26.3%	24.8%
Georgia	26.8%	.	.	.	.	.	38.5%	25.3%
Maryland	29.2%	.	.	.	.	.	32.5%	28.6%
North Carolina	27.7%	.	.	.	.	.	18.2%	29.4%
South Carolina	26.3%	.	.	.	.	.	32.8%	25.3%
Virginia	28.8%	.	.	.	.	.	27.1%	29.0%
West Virginia	18.5%	.	.	.	.	.	21.5%*	18.0%
East South Central:								
Alabama	28.4%	.	.	.	.	.	36.0%	27.3%
Kentucky	23.1%	.	.	.	.	.	26.0%	22.7%
Mississippi	22.9%	.	.	.	.	.	29.0%	22.3%
Tennessee	25.0%	.	.	.	.	.	40.1%	23.4%
West South Central:								
Louisiana	25.9%	.	.	.	.	.	18.6%*	27.5%
Oklahoma	29.7%	.	.	.	.	.	29.6%	29.8%
Texas	25.5%	.	.	.	.	.	36.8%	24.4%
Mountain:								
Arizona	26.9%	.	.	.	.	.	20.4%	27.7%
Colorado	24.1%	.	.	.	.	.	29.5%	23.5%
Montana	26.0%	.	.	.	.	.	18.9%*	27.1%
Nevada	22.5%	.	.	.	.	.	37.4%	20.5%
New Mexico	21.5%	.	.	.	.	.	23.6%*	21.2%
Utah	20.4%	.	.	.	.	.	30.8%	19.0%
Wyoming	21.6%	.	.	.	.	.	38.1%	18.8%
Pacific:								
California	20.7%	.	.	.	.	.	22.9%	20.4%
Hawaii	25.2%	.	.	.	.	.	26.0%*	25.1%
Oregon	21.6%	.	.	.	.	.	21.6%	21.6%
Washington	19.9%	.	.	.	.	.	32.3%	17.2%
States not shown separately	23.9%	.	.	.	.	.	32.2%	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.47%	1.42%	2.04%	1.13%	0.46%	0.67%	0.31%
New England:								
Connecticut	2.04%	.	.	.	.	.	6.32%	2.79%
Maine	1.80%	.	.	.	.	.	9.21%	1.48%
Massachusetts	2.43%	.	.	.	.	.	6.02%	2.35%
New Hampshire	1.69%	.	.	.	.	.	7.11%	1.58%
Middle Atlantic:								
New Jersey	2.58%	.	.	.	.	.	8.44%*	2.47%
New York	1.50%	.	.	.	.	.	3.63%	1.51%
Pennsylvania	1.41%	.	.	.	.	.	4.74%	1.20%
East North Central:								
Illinois	1.63%	.	.	.	.	.	3.94%	1.28%
Indiana	1.12%	.	.	.	.	.	2.21%	1.39%
Michigan	1.86%	.	.	.	.	.	3.10%	1.57%
Ohio	1.60%	.	.	.	.	.	2.47%	1.94%
Wisconsin	1.36%	.	.	.	.	.	3.05%	1.53%
West North Central:								
Iowa	2.38%	.	.	.	.	.	4.76%	2.72%
Kansas	2.18%	.	.	.	.	.	5.60%	2.46%
Minnesota	1.40%	.	.	.	.	.	2.91%	1.50%
Missouri	2.08%	.	.	.	.	.	5.95%	1.85%
Nebraska	1.23%	.	.	.	.	.	5.23%	1.03%
South Atlantic:								
Delaware	1.61%	.	.	.	.	.	5.19%	1.83%
Florida	2.34%	.	.	.	.	.	6.30%	2.36%
Georgia	1.15%	.	.	.	.	.	3.15%	1.35%
Maryland	1.80%	.	.	.	.	.	4.41%	1.58%
North Carolina	1.70%	.	.	.	.	.	5.45%	2.14%
South Carolina	3.25%	.	.	.	.	.	8.65%	3.35%
Virginia	2.26%	.	.	.	.	.	5.81%	2.26%
West Virginia	2.40%	.	.	.	.	.	10.66%*	2.56%
East South Central:								
Alabama	2.50%	.	.	.	.	.	4.96%	2.29%
Kentucky	2.48%	.	.	.	.	.	5.72%	2.41%
Mississippi	3.04%	.	.	.	.	.	6.74%	3.58%
Tennessee	2.42%	.	.	.	.	.	2.43%	2.42%
West South Central:								
Louisiana	2.90%	.	.	.	.	.	7.21%*	3.20%
Oklahoma	2.78%	.	.	.	.	.	6.89%	3.04%
Texas	1.17%	.	.	.	.	.	4.70%	0.89%
Mountain:								
Arizona	2.52%	.	.	.	.	.	5.46%	2.70%
Colorado	1.51%	.	.	.	.	.	4.68%	1.79%
Montana	4.05%	.	.	.	.	.	11.31%*	4.48%
Nevada	2.68%	.	.	.	.	.	7.95%	2.55%
New Mexico	2.35%	.	.	.	.	.	8.17%*	2.57%
Utah	2.02%	.	.	.	.	.	8.44%	3.07%
Wyoming	2.18%	.	.	.	.	.	5.67%	2.17%
Pacific:								
California	2.25%	.	.	.	.	.	4.02%	2.23%
Hawaii	3.11%	.	.	.	.	.	8.70%*	2.70%
Oregon	2.64%	.	.	.	.	.	4.94%	3.29%
Washington	2.94%	.	.	.	.	.	6.21%	2.78%
States not shown separately	2.10%	.	.	.	.	.	4.91%	2.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.c(2002) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	19.7%	20.8%	25.5%	31.1%	16.7%	21.4%	20.2%
New England:								
Connecticut	19.1%*	.	.	.	.	.	13.0%*	22.5%
Maine	25.0%	.	.	.	.	.	26.3%*	23.4%*
Massachusetts	18.4%*	.	.	.	.	.	16.3%*	21.8%
New Hampshire	40.8%	.	.	.	.	.	40.5%*	40.8%
Middle Atlantic:								
New Jersey	15.7%*	.	.	.	.	.	17.1%*	15.5%*
New York	23.0%	.	.	.	.	.	26.7%*	21.6%
Pennsylvania	20.3%	.	.	.	.	.	24.4%	19.1%*
East North Central:								
Illinois	10.2%	.	.	.	.	.	8.9%*	10.6%
Indiana	14.9%	.	.	.	.	.	16.8%*	14.6%*
Michigan	12.9%*	.	.	.	.	.	9.1%*	15.1%*
Ohio	18.0%*	.	.	.	.	.	5.8%*	27.5%*
Wisconsin	16.1%*	.	.	.	.	.	11.0%*	17.3%*
West North Central:								
Iowa	11.4%*	.	.	.	.	.	14.4%*	10.8%*
Kansas	21.9%	.	.	.	.	.	19.0%*	24.0%
Minnesota	22.1%	.	.	.	.	.	19.3%	26.6%
Missouri	27.5%*	.	.	.	.	.	49.2%*	15.5%*
Nebraska	29.4%*	.	.	.	.	.	8.7%*	36.4%
South Atlantic:								
Delaware	18.0%	.	.	.	.	.	16.0%*	18.5%*
Florida	14.6%*	.	.	.	.	.	5.4%*	15.3%*
Georgia	39.6%	.	.	.	.	.	20.4%*	41.0%
Maryland	21.7%	.	.	.	.	.	28.4%*	20.1%
North Carolina	30.0%	.	.	.	.	.	49.3%	24.6%
South Carolina	20.2%	.	.	.	.	.	.	21.1%*
Virginia	33.0%	.	.	.	.	.	39.7%	28.4%*
West Virginia	22.1%	.	.	.	.	.	22.5%*	22.0%*
East South Central:								
Alabama	29.6%	.	.	.	.	.	21.8%	36.1%
Kentucky	16.5%	.	.	.	.	.	42.8%	14.1%*
Mississippi	26.7%*	.	.	.	.	.	32.7%*	25.5%*
Tennessee	27.1%*	.	.	.	.	.	19.1%*	29.4%*
West South Central:								
Louisiana	22.0%*	.	.	.	.	.	4.8%*	23.7%*
Oklahoma	43.2%	.	.	.	.	.	79.9%*	34.7%*
Texas	26.3%	.	.	.	.	.	25.4%*	26.5%
Mountain:								
Arizona	20.3%	.	.	.	.	.	11.8%*	23.4%*
Colorado	49.0%	.	.	.	.	.	61.4%	45.0%
Montana	24.1%	.	.	.	.	.	20.7%	25.9%
Nevada	17.3%*	.	.	.	.	.	47.2%	12.2%*
New Mexico	25.3%	.	.	.	.	.	24.1%*	25.5%*
Utah	8.0%*	.	.	.	.	.	18.2%*	5.4%*
Wyoming	22.4%	.	.	.	.	.	25.7%	20.9%
Pacific:								
California	17.7%	.	.	.	.	.	27.1%	13.9%
Hawaii	17.3%	.	.	.	.	.	21.7%	14.3%*
Oregon	33.8%	.	.	.	.	.	9.5%*	46.0%
Washington	17.2%*	.	.	.	.	.	13.5%*	18.9%*
States not shown separately	26.6%	.	.	.	.	.	31.4%	24.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.c(2002) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.89%	2.10%	2.68%	2.53%	2.37%	1.21%	1.15%	1.17%
New England:								
Connecticut	6.21%*	.	.	.	.	.	4.69%*	6.15%
Maine	7.38%	.	.	.	.	.	11.64%*	9.15%*
Massachusetts	6.08%*	.	.	.	.	.	6.70%*	5.97%
New Hampshire	11.40%	.	.	.	.	.	12.82%*	10.21%
Middle Atlantic:								
New Jersey	7.35%*	.	.	.	.	.	9.60%*	5.81%*
New York	3.75%	.	.	.	.	.	9.88%*	4.89%
Pennsylvania	3.07%	.	.	.	.	.	6.97%	7.46%*
East North Central:								
Illinois	2.26%	.	.	.	.	.	5.97%*	2.15%
Indiana	3.72%	.	.	.	.	.	11.33%*	5.58%*
Michigan	6.18%*	.	.	.	.	.	6.89%*	8.86%*
Ohio	9.57%*	.	.	.	.	.	10.72%*	9.24%*
Wisconsin	9.38%*	.	.	.	.	.	8.09%*	8.67%*
West North Central:								
Iowa	3.70%*	.	.	.	.	.	6.31%*	3.90%*
Kansas	3.92%	.	.	.	.	.	10.57%*	6.99%
Minnesota	3.80%	.	.	.	.	.	5.76%	5.14%
Missouri	10.75%*	.	.	.	.	.	15.82%*	9.42%*
Nebraska	10.98%*	.	.	.	.	.	8.88%*	10.74%
South Atlantic:								
Delaware	3.94%	.	.	.	.	.	5.73%*	9.19%*
Florida	5.59%*	.	.	.	.	.	2.12%*	8.94%*
Georgia	9.94%	.	.	.	.	.	9.26%*	9.85%
Maryland	5.18%	.	.	.	.	.	8.92%*	3.63%
North Carolina	6.87%	.	.	.	.	.	10.91%	6.24%
South Carolina	5.04%	.	.	.	.	.	.	8.08%*
Virginia	7.62%	.	.	.	.	.	9.56%	8.95%*
West Virginia	5.06%	.	.	.	.	.	6.80%*	9.19%*
East South Central:								
Alabama	5.40%	.	.	.	.	.	5.85%	10.35%
Kentucky	4.45%	.	.	.	.	.	11.85%	4.81%*
Mississippi	9.51%*	.	.	.	.	.	11.01%*	10.31%*
Tennessee	9.80%*	.	.	.	.	.	7.56%*	10.19%*
West South Central:								
Louisiana	11.63%*	.	.	.	.	.	3.98%*	11.75%*
Oklahoma	12.56%	.	.	.	.	.	24.78%*	11.21%*
Texas	7.27%	.	.	.	.	.	11.96%*	7.19%
Mountain:								
Arizona	5.93%	.	.	.	.	.	3.79%*	9.98%*
Colorado	7.49%	.	.	.	.	.	16.33%	8.75%
Montana	3.67%	.	.	.	.	.	5.97%	4.16%
Nevada	6.15%*	.	.	.	.	.	14.10%	4.77%*
New Mexico	6.10%	.	.	.	.	.	8.45%*	8.89%*
Utah	14.16%*	.	.	.	.	.	11.93%*	14.15%*
Wyoming	3.83%	.	.	.	.	.	5.81%	3.12%
Pacific:								
California	3.58%	.	.	.	.	.	6.68%	4.07%
Hawaii	4.33%	.	.	.	.	.	6.40%	6.15%*
Oregon	7.77%	.	.	.	.	.	4.04%*	10.99%
Washington	6.16%*	.	.	.	.	.	10.48%*	9.22%*
States not shown separately	3.27%	.	.	.	.	.	5.99%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.



Table II.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.0%	29.6%	28.1%	28.8%	32.2%	39.0%	28.5%	36.6%
New England:								
Connecticut	33.1%	27.0%	27.7%	21.7%	33.3%	38.8%	26.7%	34.9%
Maine	29.2%	19.5%	19.9%	19.2%	26.8%	39.6%	19.1%	33.0%
Massachusetts	41.2%	35.9%	37.5%	43.8%	38.6%	42.8%	36.5%	42.3%
New Hampshire	29.7%	24.6%	29.2%	27.4%	28.7%	32.5%	27.0%	30.7%
Middle Atlantic:								
New Jersey	36.1%	27.0%	29.4%	27.2%	36.1%	40.1%	28.9%	37.9%
New York	36.1%	32.5%	37.0%	33.9%	32.4%	38.6%	34.3%	36.5%
Pennsylvania	34.3%	37.5%	27.8%	24.5%	33.3%	36.9%	31.2%	35.1%
East North Central:								
Illinois	38.1%	34.1%	30.8%	32.6%	35.8%	41.8%	32.6%	39.5%
Indiana	34.7%	30.0%	29.7%	34.6%	37.0%	34.8%	30.5%	35.5%
Michigan	37.2%	29.7%	37.3%	38.1%	32.2%	40.1%	35.1%	37.8%
Ohio	41.4%	35.9%	34.6%	36.2%	49.7%	42.0%	33.8%	43.4%
Wisconsin	45.9%	38.3%	46.8%	41.1%	38.8%	50.6%	42.9%	46.6%
West North Central:								
Iowa	41.4%	26.5%	36.3%	37.5%	40.8%	45.0%	34.4%	43.0%
Kansas	40.4%	38.6%	32.0%	29.0%	42.0%	44.2%	32.3%	42.5%
Minnesota	39.7%	35.9%	26.2%	35.5%	39.6%	44.5%	34.0%	42.1%
Missouri	34.7%	35.6%	25.4%	25.6%	31.2%	39.4%	28.5%	36.2%
Nebraska	36.4%	41.2%	24.0%	29.9%	36.6%	38.9%	32.1%	37.3%
South Atlantic:								
Delaware	36.1%	29.4%	16.4%	25.5%	23.9%	42.9%	23.3%	38.2%
Florida	31.7%	24.9%	23.1%	16.8%	26.7%	37.1%	20.9%	34.3%
Georgia	27.8%	22.8%	23.2%	25.1%*	29.1%	28.6%	21.5%	28.9%
Maryland	33.0%	36.3%	22.2%	26.1%	28.4%	37.7%	27.6%	34.3%
North Carolina	33.8%	28.2%	24.4%*	20.4%	27.3%	38.8%	25.9%	35.2%
South Carolina	33.7%	36.6%	24.3%	22.0%	31.4%	36.5%	27.1%	34.9%
Virginia	33.0%	19.5%	31.2%	24.8%	33.0%	37.1%	24.9%	34.9%
West Virginia	38.4%	36.3%	42.6%	24.8%	41.5%	40.9%	34.6%	39.5%
East South Central:								
Alabama	39.3%	39.9%	36.4%	39.2%	38.7%	39.9%	40.9%	38.9%
Kentucky	38.9%	29.8%	21.4%	38.0%	37.6%	42.5%	28.9%	41.0%
Mississippi	34.3%	31.3%	19.6%*	22.4%	28.7%	40.2%	21.6%	36.9%
Tennessee	36.3%	26.4%	28.2%	24.7%	31.5%	42.2%	24.9%	38.4%
West South Central:								
Louisiana	38.0%	29.1%	18.2%	35.0%	42.5%	41.4%	30.3%	40.2%
Oklahoma	34.6%	18.5%	25.2%	21.2%	29.2%	43.5%	20.4%	38.9%
Texas	31.6%	24.6%	19.2%	19.2%	22.7%	37.4%	22.2%	33.1%
Mountain:								
Arizona	28.0%	28.3%	24.0%	33.5%	20.5%	30.0%	25.8%	28.4%
Colorado	35.0%	24.0%	21.0%	33.6%	32.4%	39.1%	23.2%	37.9%
Montana	29.2%	20.1%*	17.4%	27.4%	32.8%	34.2%	19.3%	33.7%
Nevada	30.9%	24.7%	23.2%	20.4%	27.1%	34.9%	24.4%	32.2%
New Mexico	35.4%	26.3%	38.4%	24.0%	29.8%	40.3%	29.9%	37.0%
Utah	49.0%	51.9%	41.7%	49.1%	50.6%	48.7%	46.5%	49.6%
Wyoming	37.8%	34.3%	20.4%	30.4%	29.0%	48.9%	24.3%	44.4%
Pacific:								
California	32.7%	26.8%	23.8%	22.8%	27.3%	40.5%	23.4%	35.3%
Hawaii	27.0%	18.0%	20.5%	23.3%	26.0%	32.6%	19.2%	30.2%
Oregon	28.7%	26.2%	25.9%	32.7%	22.4%	31.5%	26.7%	29.3%
Washington	28.5%	22.2%	24.7%	19.4%	28.0%	33.0%	23.7%	29.9%
States not shown separately	37.3%	28.8%	27.6%	34.5%	34.9%	41.2%	27.7%	39.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Table II.D.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.77%	0.69%	0.68%	0.74%	0.59%	0.68%	0.50%
New England:								
Connecticut	1.80%	6.44%	4.21%	3.29%	3.35%	1.83%	3.18%	2.05%
Maine	2.13%	2.86%	4.53%	3.15%	3.12%	4.03%	2.88%	2.24%
Massachusetts	2.15%	4.29%	3.74%	3.77%	3.91%	2.55%	2.53%	2.43%
New Hampshire	1.21%	4.38%	3.60%	3.00%	2.74%	1.39%	2.20%	1.24%
Middle Atlantic:								
New Jersey	1.91%	3.07%	6.53%	3.03%	3.51%	2.45%	3.23%	2.35%
New York	0.88%	2.05%	3.64%	3.76%	2.44%	1.81%	2.14%	1.33%
Pennsylvania	2.31%	4.31%	2.76%	2.15%	2.21%	3.39%	2.01%	2.65%
East North Central:								
Illinois	1.35%	5.46%	4.36%	3.18%	4.09%	2.14%	1.79%	1.65%
Indiana	1.40%	5.59%	7.56%	4.30%	4.84%	2.33%	2.89%	1.87%
Michigan	1.47%	1.78%	3.31%	2.61%	2.41%	1.55%	2.58%	1.66%
Ohio	1.09%	3.36%	3.09%	3.57%	3.35%	1.89%	2.83%	1.39%
Wisconsin	1.83%	3.84%	5.73%	4.72%	3.94%	3.26%	3.65%	2.42%
West North Central:								
Iowa	2.20%	5.69%	7.35%	3.75%	5.87%	3.04%	3.18%	2.56%
Kansas	1.94%	4.89%	2.97%	3.66%	4.24%	2.55%	1.32%	2.14%
Minnesota	2.16%	6.66%	5.08%	3.11%	4.76%	3.50%	2.40%	3.03%
Missouri	1.89%	4.84%	6.89%	3.72%	4.03%	1.73%	2.92%	2.19%
Nebraska	1.54%	9.26%	3.97%	4.28%	3.25%	2.51%	3.30%	1.75%
South Atlantic:								
Delaware	1.73%	2.71%	3.72%	3.00%	3.78%	1.38%	2.51%	1.74%
Florida	1.51%	3.96%	3.20%	2.68%	3.90%	1.92%	2.05%	1.84%
Georgia	2.22%	3.95%	3.86%	8.37%*	2.18%	3.31%	3.24%	2.46%
Maryland	1.55%	4.43%	2.81%	2.35%	3.30%	1.85%	2.81%	1.58%
North Carolina	2.75%	5.84%	7.33%*	3.70%	2.37%	4.37%	4.16%	3.57%
South Carolina	1.31%	6.28%	5.47%	4.11%	5.53%	1.79%	3.72%	1.59%
Virginia	1.93%	2.19%	4.30%	3.91%	4.65%	2.49%	1.75%	1.94%
West Virginia	2.56%	4.95%	7.85%	5.52%	4.43%	4.34%	2.70%	3.29%
East South Central:								
Alabama	1.52%	5.26%	5.10%	3.22%	8.67%	2.37%	1.84%	1.94%
Kentucky	2.37%	3.73%	3.23%	5.59%	4.93%	3.72%	3.29%	2.84%
Mississippi	3.49%	7.36%	7.84%*	4.57%	6.58%	4.47%	3.86%	3.65%
Tennessee	1.49%	5.98%	7.04%	2.63%	5.98%	2.63%	2.63%	2.21%
West South Central:								
Louisiana	2.38%	5.64%	4.17%	4.27%	5.56%	3.57%	3.57%	2.57%
Oklahoma	1.86%	2.93%	4.95%	3.75%	4.23%	4.91%	2.52%	2.38%
Texas	1.51%	2.14%	2.39%	4.41%	2.00%	1.64%	2.61%	1.43%
Mountain:								
Arizona	2.17%	4.55%	4.71%	7.29%	4.12%	2.99%	1.96%	2.57%
Colorado	3.19%	4.53%	3.36%	5.84%	4.48%	4.36%	2.22%	3.67%
Montana	2.34%	7.66%*	4.89%	4.50%	3.43%	2.86%	2.72%	2.39%
Nevada	1.61%	4.53%	6.01%	3.93%	3.35%	4.67%	4.66%	2.59%
New Mexico	2.16%	5.34%	7.52%	3.00%	5.93%	2.89%	3.48%	2.65%
Utah	2.39%	4.05%	4.83%	3.65%	5.87%	4.01%	2.77%	3.43%
Wyoming	2.78%	5.05%	4.91%	3.97%	5.75%	3.91%	2.59%	3.01%
Pacific:								
California	1.16%	2.82%	2.99%	1.56%	3.01%	1.39%	1.86%	1.36%
Hawaii	2.08%	1.99%	3.71%	3.97%	2.86%	5.15%	2.15%	2.76%
Oregon	2.49%	4.65%	5.12%	6.74%	1.94%	3.37%	2.23%	2.91%
Washington	2.32%	3.11%	5.70%	2.54%	4.45%	3.51%	2.57%	2.64%
States not shown separately	1.92%	3.18%	4.42%	3.51%	4.17%	3.21%	2.26%	2.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.D.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.8%	57.4%	37.9%	21.0%	13.3%	7.9%	41.4%	9.7%
New England:								
Connecticut	15.6%*	.	.	.	.	.	22.6%	14.1%*
Maine	8.3%*	.	.	.	.	.	31.4%	3.3%*
Massachusetts	13.9%	.	.	.	.	.	40.9%	8.6%
New Hampshire	9.3%	.	.	.	.	.	30.6%	2.3%*
Middle Atlantic:								
New Jersey	16.8%	.	.	.	.	.	38.6%	12.7%
New York	20.4%	.	.	.	.	.	49.2%	13.2%
Pennsylvania	19.7%	.	.	.	.	.	56.3%	11.4%
East North Central:								
Illinois	13.5%	.	.	.	.	.	45.8%	6.7%
Indiana	14.7%	.	.	.	.	.	33.7%	11.8%*
Michigan	23.6%	.	.	.	.	.	42.8%	18.7%
Ohio	19.2%	.	.	.	.	.	40.0%	15.0%
Wisconsin	23.0%	.	.	.	.	.	38.3%	19.7%
West North Central:								
Iowa	12.6%*	.	.	.	.	.	22.3%	10.9%*
Kansas	21.1%	.	.	.	.	.	51.6%	15.4%*
Minnesota	9.6%*	.	.	.	.	.	25.3%*	4.2%*
Missouri	14.1%*	.	.	.	.	.	43.5%	8.6%*
Nebraska	8.8%	.	.	.	.	.	40.1%	3.3%*
South Atlantic:								
Delaware	18.6%	.	.	.	.	.	41.7%	16.2%
Florida	10.1%	.	.	.	.	.	45.2%	4.9%*
Georgia	7.3%	.	.	.	.	.	21.0%*	5.4%*
Maryland	10.6%	.	.	.	.	.	37.0%	5.2%*
North Carolina	7.4%*	.	.	.	.	.	58.3%	0.9%*
South Carolina	7.8%	.	.	.	.	.	41.7%	3.2%*
Virginia	11.3%	.	.	.	.	.	30.2%	8.2%*
West Virginia	29.1%	.	.	.	.	.	41.9%	26.1%*
East South Central:								
Alabama	11.3%	.	.	.	.	.	32.1%	6.3%*
Kentucky	19.1%	.	.	.	.	.	50.3%	14.4%*
Mississippi	8.7%	.	.	.	.	.	53.1%	3.4%*
Tennessee	10.7%*	.	.	.	.	.	24.9%	9.0%*
West South Central:								
Louisiana	7.1%	.	.	.	.	.	36.0%	0.9%*
Oklahoma	5.0%*	.	.	.	.	.	33.6%	0.5%*
Texas	6.4%	.	.	.	.	.	33.8%	3.3%*
Mountain:								
Arizona	8.8%*	.	.	.	.	.	43.8%	3.2%*
Colorado	12.4%	.	.	.	.	.	29.3%	9.9%*
Montana	23.0%	.	.	.	.	.	51.5%	15.5%*
Nevada	23.6%	.	.	.	.	.	48.0%	20.0%*
New Mexico	18.1%	.	.	.	.	.	52.0%	10.3%*
Utah	22.1%	.	.	.	.	.	46.5%	16.5%*
Wyoming	16.8%	.	.	.	.	.	45.9%	8.9%*
Pacific:								
California	14.5%	.	.	.	.	.	43.6%	9.2%
Hawaii	28.6%	.	.	.	.	.	55.7%	21.4%
Oregon	25.4%	.	.	.	.	.	54.7%	17.4%
Washington	32.7%	.	.	.	.	.	53.8%	27.6%
States not shown separately	13.1%	.	.	.	.	.	31.2%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	2.06%	2.51%	1.75%	1.50%	0.86%	1.56%	0.55%
New England:								
Connecticut	6.04%*	.	.	.	.	.	5.51%	6.79%*
Maine	3.79%*	.	.	.	.	.	5.23%	3.06%*
Massachusetts	2.89%	.	.	.	.	.	5.76%	2.37%
New Hampshire	1.58%	.	.	.	.	.	4.80%	1.01%*
Middle Atlantic:								
New Jersey	2.71%	.	.	.	.	.	6.62%	3.18%
New York	3.16%	.	.	.	.	.	5.33%	3.12%
Pennsylvania	2.74%	.	.	.	.	.	6.36%	1.87%
East North Central:								
Illinois	3.05%	.	.	.	.	.	6.67%	1.84%
Indiana	3.62%	.	.	.	.	.	5.38%	4.67%*
Michigan	4.16%	.	.	.	.	.	8.05%	4.44%
Ohio	2.76%	.	.	.	.	.	6.22%	3.03%
Wisconsin	4.38%	.	.	.	.	.	3.43%	5.36%
West North Central:								
Iowa	3.79%*	.	.	.	.	.	5.70%	3.89%*
Kansas	6.33%	.	.	.	.	.	6.10%	7.65%*
Minnesota	3.12%*	.	.	.	.	.	8.66%*	1.87%*
Missouri	5.24%*	.	.	.	.	.	8.43%	4.64%*
Nebraska	2.32%	.	.	.	.	.	9.54%	2.28%*
South Atlantic:								
Delaware	4.00%	.	.	.	.	.	6.96%	4.51%
Florida	2.59%	.	.	.	.	.	6.79%	1.84%*
Georgia	1.42%	.	.	.	.	.	6.50%*	2.01%*
Maryland	1.92%	.	.	.	.	.	5.84%	1.69%*
North Carolina	3.32%*	.	.	.	.	.	9.53%	1.01%*
South Carolina	1.44%	.	.	.	.	.	7.88%	1.35%*
Virginia	2.15%	.	.	.	.	.	4.18%	2.47%*
West Virginia	6.86%	.	.	.	.	.	8.03%	8.59%*
East South Central:								
Alabama	2.30%	.	.	.	.	.	4.93%	2.81%*
Kentucky	4.85%	.	.	.	.	.	10.03%	4.42%*
Mississippi	2.55%	.	.	.	.	.	6.54%	2.59%*
Tennessee	3.27%*	.	.	.	.	.	4.23%	4.11%*
West South Central:								
Louisiana	1.66%	.	.	.	.	.	7.93%	0.67%*
Oklahoma	2.80%*	.	.	.	.	.	6.09%	0.23%*
Texas	1.39%	.	.	.	.	.	4.71%	1.66%*
Mountain:								
Arizona	3.07%*	.	.	.	.	.	10.65%	1.70%*
Colorado	2.92%	.	.	.	.	.	5.78%	3.83%*
Montana	5.11%	.	.	.	.	.	8.57%	7.13%*
Nevada	6.78%	.	.	.	.	.	9.06%	8.06%*
New Mexico	4.03%	.	.	.	.	.	10.28%	4.08%*
Utah	4.71%	.	.	.	.	.	7.42%	6.05%*
Wyoming	4.58%	.	.	.	.	.	4.30%	5.74%*
Pacific:								
California	1.25%	.	.	.	.	.	3.85%	1.36%
Hawaii	3.15%	.	.	.	.	.	4.04%	5.27%
Oregon	3.99%	.	.	.	.	.	7.50%	4.76%
Washington	6.99%	.	.	.	.	.	6.03%	8.16%
States not shown separately	2.56%	.	.	.	.	.	4.66%	2.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.